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8 Attorney for Plaintiff

9  
10 **UNITED STATES DISTRICT COURT**  
11 **DISTRICT OF NEVADA**

12 JORGE ROBERTO HERNANDEZ, JR. )

13 Plaintiff, )

14 vs. )

15 TRANS UNION LLC )

16 Defendant. )

No. 2:18-cv-01348-RFB-VCF

17 **STIPULATION TO FILE AMENDED COMPLAINT**

18 **[FIRST REQUEST]**

19 This Stipulation is filed pursuant to LR IA 6-1 and LR IA 6-2. This FCRA action was  
20 filed July 23, 2018. On December 17, 2018 this Honorable Court adopted the parties joint  
21 stipulation to extend the discovery deadline through June 3, 2019 [#15].

22 The parties now stipulate to the filing of the attached Amended Complaint. The revisions  
23 are in paragraphs 1 and 2 and simply reflect the deletion of all language pertaining to purported  
24 state law claims.

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1 The purpose of this Stipulation and intended filing is to impart to Court and Counsel Plaintiff is  
2 *not* pursuing any state law claim.

3 DATED: February 28, 2019

4  
5 MITCHELL D. GLINER, ESQ.

LEWIS BRISBOIS BISGAARD & SMITH LLP

6 /s/ Mitchell Gliner

/s/ Jason Revzin

7 MITCHELL D. GLINER, ESQ.

JASON G. REVZIN, ESQ.

8 Nevada Bar No. 003419

Nevada Bar No. 008629

3017 W. Charleston Blvd. # 95

6385 S. Rainbow Blvd., Suite 600

9 Las Vegas, Nevada 89102

Las Vegas, NV 89118

10 Attorney for Plaintiff

Counsel for Defendant Trans Union LLC

11  
12 IT IS SO ORDERED:

13 IT IS HEREBY ORDERED  
14 that Plaintiff must file the  
Amended Complaint on  
or before March 8, 2019.



15 UNITED STATES ~~DISTRICT~~ JUDGE  
Magistrate

16 DATED: March 1, 2019  
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MITCHELL D. GLINER, ESQ.  
Nevada Bar #003419  
3017 W. Charleston Blvd., #95  
Las Vegas, NV 89102  
(702) 870-8700  
(702) 870-0034 Fax  
[mgliner@glinerlaw.com](mailto:mgliner@glinerlaw.com)

Attorney for Plaintiff

**UNITED STATES DISTRICT COURT  
DISTRICT OF NEVADA**

JORGE ROBERTO HERNANDEZ, JR. )

Plaintiff, )

vs. )

TRANS UNION LLC )

Defendant. )

No. 2:18-cv-01348-RFB-VCF

JURY DEMANDED

**AMENDED COMPLAINT**

**JURISDICTION**

1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 1681(p). Venue lies in the Southern Division of the Judicial District of Nevada as Plaintiff's claims arose from acts of the Defendant perpetrated therein.

**PRELIMINARY STATEMENT**

2. The Plaintiff brings this action for damages based upon Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C § 1681 *et seq.* (hereinafter referred to as "FCRA").

3. Plaintiff is a natural person and is a resident and citizen of the State of Nevada and of the United States. Plaintiff is a "consumer" as defined by § 1681a(c) of the FCRA.



1           19. Plaintiff made a precise point of identifying himself versus *Trujillo* and conveyed  
2 “you have wrongly mixed my credit profiles with someone else’s.”

3           20. In Exhibit 6, Plaintiff provided his full Social Security number, his May, 1957  
4 date of birth, Driver License and recent utility bill.

5           21. Plaintiff additionally disputed two (2) adverse, erroneous Bayview Loan  
6 Servicing (BLS) accounts.

7           22. In Exhibit 6 Plaintiff imparted BLS serially misapplied his timely payments.

8           23. Defendant responded January 19, 2017 (Exhibits 7 and 8).

9           24. In Exhibit 7 Defendant again erroneously ascribed *Trujillo*’s identity and  
10 purported 1982 date of birth.

11           25. In Exhibit 8 Defendant “verified” the two erroneous BLS accounts despite every  
12 payment was timely made.

13           26. On September 13, 2017 BLS itself instructed Defendant to delete its erroneous  
14 accounts (Exhibits 9 and 10).

15           27. Notwithstanding all the foregoing, on September 27, 2017 Defendant again mixed  
16 *Trujillo*’s credit information with Plaintiff’s (Exhibits 11 and 12).

17           28. And again on June 25, 2018 (Exhibits 13 and 14).

18           29. Plaintiff previously disputed erroneous identifying information Defendant  
19 reported.

20           30. Exhibits 13 and 14 contain erroneous addresses and telephone numbers.

21           31. For example, Defendant reports an erroneous Wilmington, Delaware address.

22           32. Plaintiff has never resided in Delaware.

23           33. Defendant also reports an erroneous North Carolina telephone number.

24           34. Plaintiff has likewise neither lived in North Carolina nor had a North Carolina  
25 telephone number.

26           35. Defendant parroted previously reported information notwithstanding  
27 documentation strongly revealing the highly unreliable nature of the information. Cushman v.  
28 Trans Union Corp., 115 F.3d 220, 225 (3<sup>rd</sup> Cir. 1997).

1           36. In failing to correct Plaintiff's report, Defendant continued to report *patently*  
2 *inaccurate* information in violation of the FCRA. Drew v. Equifax Information Services, LLC,  
3 690 F.3d 1100, 1108 (9<sup>th</sup> Cir. 2012).

4           37. In failing to appropriately revise Plaintiff's report, Defendant provided *misleading*  
5 information which likewise violated the FCRA, Drew v. Equifax Information Services, LLC, 690  
6 F.3d 1100, 1108 (9<sup>th</sup> Cir. 2012).

7           38. Defendant was precluded from making any report either patently wrong or  
8 "missing crucial data" or otherwise misleading. Kuns v. Ocwen Loan Servicing, LLC, 611  
9 Fed.Appx. 398 (U.S. Ct. of Appeals, Ninth Circuit 2015).

10           39. Defendant violated the FCRA in its failure to provide additional information  
11 explicating the status of Plaintiff's account. Bush v. Roundpoint Mortg. Servicing Corp., 122  
12 F.Supp.3d 1347 (M.D.FI 2015).

13           40. Plaintiff has suffered meaningful emotional distress including, but not limited to,  
14 excessive worry, frustration, sleeplessness, anger, humiliation, embarrassment, chagrin and other  
15 mental anguish as a direct result of Defendant's conduct. McCollough v. Johnson, Rodenburg &  
16 Lauinger, LLC, 637 F.3d 939, 957 (9<sup>th</sup> Cir. 2011).

17  
18                                   STATEMENT OF CLAIM AS AGAINST DEFENDANT

19           41. In the entire course of its action, Defendant willfully and/or negligently violated  
20 the provisions of the FCRA in the following respects:

21           a. By willfully and/or negligently failing, in the preparation of the consumer reports  
22                                   concerning Plaintiff, to follow reasonable procedures to assure maximum  
23                                   possible accuracy of the information in the reports.

24           b. By willfully and/or negligently failing to comport with FCRA § 1681i.

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27           ///

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PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant the following relief as against Defendant:

- a. actual damages;
- b. punitive damages;
- c. attorney's fees; and
- d. costs.



MITCHELL D. GLINER, ESQ.  
Nevada Bar #003419  
3017 W. Charleston Blvd. #95  
Las Vegas, Nevada 89102  
Attorney for Plaintiff



08/22/2015

Page: 1 of 3

## -Begin Credit Report-

## Personal Information

SSN: XXX-XX-3875

You have been on our files since 10/11/2011

Date of Birth: 12/24/1982

Names Reported: JORGE HERNANDEZ, JORGE TRUJILLO HERNANDEZ, and JORGE R. HERNANDEZ

## Addresses Reported:

Address	Date Reported	Address	Date Reported
700 N 18TH ST, LAS VEGAS, NV 89101-2753	10/07/2011	2916 VIGILANTE CT, NORTH LAS VEGAS, NV 89081-6401	12/31/2014
701 N 13TH ST, LAS VEGAS, NV 89101-2766	04/14/2014	761 N 13TH ST APT 402, LAS VEGAS, NV 89101-2770	02/08/2014

## Telephone Numbers Reported:

(702) 526-3417 (702) 395-3855 (702) 524-3971

## Public Records

NEVADA FED COURT- LAS VE Docket #: 1110770 (300 LAS VEGAS BLVD, S ROOM 2130, LAS VEGAS, NV 89101, (702) 527-7000)

Date Filed:	Type:	Court Type:
01/19/2011	CHAPTER 11 BANKRUPTCY DISCHARGED	Federal District
Date Paid:	Responsibility:	Plaintiff Attorney:
12/30/2014	Contractually Liable Debt	STEVEN L YARMY
Date Updated:		
12/31/2014		

Estimated month and year that this item will be removed: 12/2020

## Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

## Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

## Adverse Accounts

AARGON AGENCY INC #201122\*\*\*\* (8668 SPRING MOUNTAIN RD, LAS VEGAS, NV 89117, (800) 326-7118)

Placed for collection:	Balance:	Pay Status:
07/31/2011	\$0	Account Paid in Full; was a
Responsibility:	Date Updated:	Collection:
Individual Account	03/10/2012	
Account Type:	Original Amount:	Date Closed:
Open Account	\$119	03/10/2012
Loan Type:	Original Creditor:	
COLLECTION AGENCY/ATTORNEY	NEVADA ENERGY	
Remarks:		
PAID COLLECTION		
Estimated month and year that this item will be removed:		
02/2018		

AMERICAN ENTERPRISES #3026\*\*\*\* (P O BOX 610, GERMANTOWN, WI 53022, (800) 242-6167)

Date Opened:	Date Updated:	Pay Status:
04/09/2013	05/26/2015	Account 30 Days Past Due Date
Responsibility:	Payment Received:	Terms:
Joint Account	\$0	\$157 per month, paid Monthly for
Account Type:	Last Payment Made:	24 months
Installment Account	05/26/2015	
Loan Type:		Date Closed:
INSTALLMENT SALES CONTRACT		05/26/2015
		Maximum Delinquency of 30 days in 05/2015

High Balance: High balance of \$3,780 from 05/2013 to 05/2015

Remarks: CLOSED

Estimated month and year that this item will be removed: 04/2022

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014
Balance	\$0	\$135	\$292	\$450	\$597	\$755	\$755	\$1,102	\$1,102	\$1,417	\$1,575	\$1,732
Scheduled Payment	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157
Amount Paid	\$0	\$157	\$157	\$157	\$157	\$0	\$357	\$0	\$315	\$157	\$157	\$157
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

EXHIBIT 1



File Number: 356115597  
 Date Issued: 07/13/2016

Page: 1 of 8

TransUnion 

**-Begin Credit Report-****Personal Information**

You have been on our files since 07/01/1982

SSN: XXX-XX-3875

Date of Birth: 05/23/1957

**Names Reported:** JORGE ROBERTO HERNANDEZ JR and GEORGE R. HERNANDEZ**Addresses Reported:**

Address	Date Reported	Address	Date Reported
700 N 18TH ST, LAS VEGAS, NV 89101-2753	12/19/2014	6431 LOS PUEBLOS PL NW, ALBUQUERQUE, NM 87114-4450	03/01/2006
6804 TARPON SPRINGS CT, LAS VEGAS, NV 89131-1777	09/01/2006	2595 S TORREY PINES DR, LAS VEGAS, NV 89146	07/06/2015
399 SIR WINSTON ST, HENDERSON, NV 89052-4959	07/07/2014	3622 SILVERSIDE RD, WILMINGTON, DE 19810-5150	06/05/2014

**Telephone Numbers Reported:**

(702) 524-3971	(702) 526-3417	(702) 394-3855	(714) 335-5082	(505) 383-6905	(702) 524-3417	(749) 813-9196
(702) 395-3855	(702) 383-6905					

**Employment Data Reported:**

Employer Name	Date Verified	Location	Position	Date Hired
RETIRED SW GAS	08/21/2013		RETIRED	
SOUTHWEST GAS CO	06/01/2001		SERVICE TECHNICIAN	
SW GAS	01/01/1990			08/01/1999
QUALITY AIR CONDITIONING	12/01/1982	LAS VEGAS, NV	SERV TECH	08/01/1991

**Public Records****BERNALILLO DISTRICT COURT Docket #:** CV200905275 (400 LOMAS BLVD NW, ROOM 119, ALBUQUERQUE, NM 87102, (505) 841-7451)

Date Filed: 02/16/2010	Type: CIVIL JUDGMENT	Amount: \$942
Date Updated: 02/19/2010	Responsibility: Contractually Liable Debt	Court Type: Circuit Court
	Plaintiff: VENTANA RANCH COMMUNIT	

Estimated month and year that this item will be removed: 01/2017

**Adjustable Rate Mortgage Information****PUBLIC RECORD MORTGAGE DETAILS**

Recorder's Office: JACKSON, MO	Origination Date: 05/2007	Loan Amount: \$78,200
	Initial Rate Adjustment: 06/2012	Initial Interest Rate: 7.375%
	Next Rate Change Date: 12/2016	Rate Calculation Change: 2.750%
	Rate Change Frequency: Monthly	Change Percent Limit: 2.000%
	Rate Change Interval: 06	First Rate Change Cap: 13.875%
	Index Type: LIB	Maximum Rate: 13.875%
	Look Back Period (Days): 30	Combined Loan to Value: 95.500%
	Pre-Payment Penalty Term (months): 36	

**Account Information**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

**Rating Key**

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	SVS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

To dispute online go to: <http://transunion.com/disputeonline>**EXHIBIT 2**

File Number:  
Date Issued:356115597  
07/13/2016TransUnion. <sup>tu</sup>**-Begin Credit Report-****Personal Information**

You have been on our files since 10/11/2011

SSN: XXX-XX-3875

Date of Birth: 12/24/1983

**Names Reported:** JORGE HERNANDEZ, JORGE TRUJILLO HERNANDEZ, and JORGE R. HERNANDEZ**Addresses Reported:**

Address	Date Reported	Address	Date Reported
700 N 18TH ST, LAS VEGAS, NV 89101-2753	10/07/2011	2916 VIGILANTE CT, NORTH LAS VEGAS, NV 89081-6401	12/31/2014
701 N 13TH ST, LAS VEGAS, NV 89101-2766	04/14/2014	701 N 13TH ST APT 402, LAS VEGAS, NV 89101-2770	02/08/2014

**Telephone Numbers Reported:**

(702) 526-3417 (702) 395-3855 (702) 524-3971

**Public Records**

**NEVADA FED COURT- LAS VEGAS Docket #: 1110770** ( 300 LAS VEGAS BLVD, S ROOM 2130, LAS VEGAS, NV 89101, (702) 527-7000 )  
**Date Filed:** 01/19/2011 **Type:** CHAPTER 11 BANKRUPTCY DISCHARGED **Court Type:** Federal District  
**Date Paid:** 12/30/2014 **Responsibility:** Contractually Liable Debt **Plaintiff Attorney:** STEVEN L YARMAY  
**Date Updated:** 12/31/2014  
**Estimated month and year that this item will be removed:** 12/2020

**Account Information**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

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N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

**Remark Key**

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

CLO CLOSED DRG DISP INVG COMP RPT BY GRNTR LMM LOAN MODIFIED NON GOVT

**Adverse Accounts****AARGON AGENCY INC #201122\*\*\*\*** (8668 SPRING MOUNTAIN RD, LAS VEGAS, NV 89117, (800) 326-7118)

**Placed for collection:** 07/31/2011 **Balance:** \$0  
**Responsibility:** Individual Account **Date Updated:** 03/10/2012  
**Account Type:** Open Account **Original Amount:** \$119  
**Loan Type:** COLLECTION AGENCY/ATTORNEY **Original Charge-off:** \$0  
**Original Creditor:** NEVADA ENERGY

**Pay Status:** >Account Paid In Full; was a Collection  
**Date Closed:** 03/10/2012

**Remarks:** >PAID COLLECTION<**Estimated month and year that this item will be removed:** 02/2018**AMERICAN ENTERPRISES #3026\*\*\*\*** (P O BOX 610, GERMANTOWN, WI 53022, (800) 242-6167)

**Date Opened:** 04/09/2013 **Date Updated:** 05/26/2015  
**Responsibility:** Joint Account **Last Payment Made:** 05/26/2015  
**Account Type:** Installment Account **Original Charge-off:** \$0  
**Loan Type:** INSTALLMENT SALES CONTRACT

**Pay Status:** >Account 30 Days Past Due Date  
**Terms:** \$157 per month, paid Monthly for 24 months  
**Date Closed:** 05/26/2015

**High Balance:** High balance of \$3,780 from 01/2014 to 05/2015**Remarks:** CLOSED**Estimated month and year that this item will be removed:** 04/2022

EXHIBIT 3

File Number: 156115597  
Date Issued: 11/15/2016

Page: 1 of 6

TransUnion<sup>tu</sup>**-Begin Credit Report-****Personal Information**

You have been on our files since 07/01/1982

SSN: XXX-XX-3875

Date of Birth: 05/23/1957

Names Reported: JORGE ROBERTO HERNANDEZ, JR. ~~GEORGE R. HERNANDEZ, JR.~~ ~~JOE MARIA HERNANDEZ~~**Addresses Reported:**

Address	Date Reported	Address	Date Reported
700 N 18TH ST, LAS VEGAS, NV 89101-2753	12/19/2014	6431 LOS PUEBLOS PL NW, ALBUQUERQUE, NM 87114-4450	08/01/2006
6804 TARPON SPRINGS CT, LAS VEGAS, NV 89131-1777	07/01/2006	<del>3400 E TROPICANAS DR, LAS VEGAS, NV 89146-2134</del>	07/06/2015
599 SIR WINSTON ST, HENDERSON, NV 89052-4959	07/07/2014	<del>3622 SUMMIT RD, WILLOW STON, DE 19011-2450</del>	06/05/2014

**Telephone Numbers Reported:**

(702) 524-3971 (702) 526-3617 (702) 394-3855 ~~(714) 235-5023~~ ~~(505) 383-0707~~ ~~(702) 524-3971~~ ~~(702) 513-0196~~  
(702) 395-3855 ~~(702) 383-6905~~

**Employment Data Reported:**

Employer Name	Date Verified	Location	Position	Date Hired
RETIRED SW GAS	08/21/2017		RETIRED	
SOUTHWEST GAS CO	06/01/2001		SERVICE TECHNICIAN	
SW GAS	01/01/1990			08/01/1989
QUALITY AIR CONDITIONING	12/01/1982	LAS VEGAS, NV	SERV TECH	08/01/1981

**Public Records**

BERNALILLO DISTRICT COURT Docket #: CV200905275 (400 LOMAS BLVD NW, ROOM 119, ALBUQUERQUE, NM 87102, (505) 841-7451)

Date Filed: 07/16/2010 Type: CIVIL JUDGMENT Amount: \$942  
Date Updated: 07/19/2010 Responsibility: Contractually Liable Debt Court Type: Circuit Court  
Plaintiff: VENTANA RANCH COMMUNIT

Estimated month and year that this item will be removed: 01/2017

**Adjustable Rate Mortgage Information****PUBLIC RECORD MORTGAGE DETAILS**

Recorder's Office: JACKSON, MO	Origination Date: 05/2007	Loan Amount: \$78,200
Initial Rate Adjustment: 06/2012	Initial Interest Rate: 7.875%	
Next Rate Change Date: 12/2016	Rate Calculation Change: 2.750%	
Rate Change Frequency: Monthly	Change Percent Limit: 2.000%	
Rate Change Interval: 06	First Rate Change Cap: 13.875%	
Index Type: LIB	Maximum Rate: 13.875%	
Look Back Period (Days): 30	Combined Loan to Value: 9.500%	
Pre-Payment Penalty Term (months): 36		

**Account Information**

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N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

**Remark Key**

Additionally, some creditors may notate your account with comments each month. We refer to those creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets <> indicates that this remark is considered adverse.

AID ACCT INFO DISPUTED BY CONSUMR CLO CLOSED DRG DISP INVG COMP RPT BY GRNTR  
LNM LOAN MODIFIED NON GOVT TRF TRANSFERRED TO ANOTHER OFFICE TRL TRANSFERRED TO ANOTHER LENDER

EXHIBIT 4

File Number: 356115597  
Date Issued: 12/15/2016

Page: 1 of 1

TransUnion <sup>tu</sup>

**-Begin Credit Report-****Personal Information**

You have been on our files since 10/11/2011

SSN: XXX-XX-1875

Date of Birth: 12/14/1982

Names Reported: JORGE TRUJILLO HERNANDEZ and JORGE R. HERNANDEZ

**Addresses Reported:**

Address	Date Reported	Address	Date Reported
700 N 18TH ST, LAS VEGAS, NV 89101-2753	10/07/2011	2916 VIGILANTE CT, NORTH LAS VEGAS, NV 89091-6401	12/31/2014
700 N 18TH ST, LAS VEGAS, NV 89101-2753	04/14/2014	700 N 18TH ST, LAS VEGAS, NV 89101-2753	02/05/2014

**Telephone Numbers Reported:**

(702) 526-3417 (702) 395-3855 (702) 524-3971

**Public Records**

NEVADA FED COURT- LAS VEGAS Docket #: 1110770 (300 LAS VEGAS BLVD, S ROOM 2130, LAS VEGAS, NV 89101, (702) 527-7000)  
 Date Filed: 01/19/2011 Type: CHAPTER 11 BANKRUPTCY DISCHARGED Court Type: Federal District  
 Date Paid: 12/04/2014 Responsibility: Contractually Liable Debt Plaintiff Attorney: STEVEN L YARIM  
 Date Updated: 11/03/2016  
 Estimated month and year that this item will be removed: 12/2020

**Account Information**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

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N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

**Remark Key**

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets indicates that this remark is considered adverse.

CLO CLOSED DRG DISPUTING COMP-RPT BY GRNTR LMN LOAN MODIFIED NON GOVT

**Adverse Accounts**

AMERICAN ENTERPRISES #3026\*\*\*\* (P O BOX 610, GERMANTOWN, WI 53022, (800) 242-6167)

Date Opened: 04/09/2013

Date Updated: 05/26/2015

Responsibility: Joint Account

Last Payment Made: 05/26/2015

Account Type: Installment Account

Loan Type: INSTALLMENT SALES CONTRACT

Pay Status: Account 30 Days Past Due Date

Terms: \$157 per month, paid Monthly for 24 months

Date Closed: 05/26/2015

Maximum Delinquency of 30 days in 05/2015

High Balance: High balance of \$3,780 from 05/2014 to 05/2015

Remarks: CLOSED

Estimated month and year that this item will be removed: 04/2022

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014
Balance	\$0	\$135	\$292	\$450	\$597	\$755	\$755	\$1,102	\$1,102	\$1,417	\$1,575	\$1,732
Scheduled Payment	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157
Amount Paid		\$157	\$157	\$157	\$157	\$0	\$357	\$0	\$315	\$157	\$157	\$157
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Wrong - I have not open this Acc.

EXHIBIT 5

To dispute online go to: <http://transunion.com/disputeonline>

December 26, 2016

**CERTIFIED MAIL**

Trans Union LLC  
P.O. Box 2000  
Chester, PA 19022

**Re: JORGE ROBERTO HERNANDEZ JR.**

Dear Sir,

This letter is a dispute. My attorney helped me prepare this letter to ensure you have all the information you need to appropriately address and resolve my dispute.

I provide my personal information: Spouse: Maria; current address: 700 N. 18<sup>th</sup> Street, Las Vegas, NV 89101; SSN: [redacted] date of birth: May 23, 1957.

I recently requested a copy of my credit report. In response, I received two (2) [Exhibits 1 and 2]. Exhibit 1 is dated November 15, 2016 and is ascribed to *Jorge Trujillo Hernandez*. Once again, I am Jorge Roberto Hernandez, Jr. I have never gone by Jorge Trujillo Hernandez. You will further note that Exhibit 1 reflects a 1982 date of birth while my date of birth is May 23, 1957. You have wrongly mixed my credit profiles with someone else's.

Exhibit 2 indeed reflects my name and correct date of birth. Exhibit 2 also reflects two (2) other names which I have lined out as I have never gone by either. Please remove.

Please do not include in my consolidated report any adverse account attributable to Mr. Jorge Trujillo Hernandez.

I have also enclosed the September 7, 2016 Order of the United States Bankruptcy Court, District of Nevada, closing my case (Exhibit 3). Please update the Public Record of my 2011 Bankruptcy to reflect its final closure.

On page 2 of Exhibit 2 you will find two (2) Bayview Financial Loan accounts. Each account inaccurately reflects an extensive history of late payments. There have been no late payments at all! Every payment was made in a timely fashion and Bayview's imprecision and inaccurate reporting appears to extend from the administrative misapplication of funds during the pendency of my now closed Bankruptcy. Thus, please revise the two (2) Bayview accounts to reflect no delinquencies.

I have also enclosed both my current Driver License and December 13, 2016 gas bill (Exhibits 4 and 5). Each reflects my current address as specified above. Please do not include either any address or phone number which I have lined out on Exhibits 1 and 2.

Thank you in advance for your anticipated courtesy.

Very truly yours,

  
Jorge Roberto Hernandez, Jr.

Enclosures

EXHIBIT 6



File Number: 356115597  
 Date Issued: 11/15/2016

Page: 1 of 3

TransUnion<sup>TM</sup>

**-Begin Credit Report-**

**Personal Information:**

You have been on our files since 10/11/2011

SSN: XXX-XX-3875

Date of Birth: 12/24/1982

**Names Reported:** JORGE TRUJILLO HERNANDEZ and JORGE R. HERNANDEZ

**Addresses Reported:**

Address  
 700 N 18TH ST, LAS VEGAS, NV 89101-2753  
 701 N 13TH ST, LAS VEGAS, NV 89101-2766

Date Reported  
 10/07/2011  
 04/14/2014

Address  
 2916 VIGILANTE CT, NORTH LAS VEGAS, NV 89081-6401  
 701 N 13TH ST APT 402 LAS VEGAS, NV 89101-2720

Date Reported  
 12/31/2014  
 02/08/2014

**Telephone Numbers Reported:**

(702) 576-3417 (702) 395-3855 (702) 524-3971

**NEVADA FED COURT- LAS VEGAS Docket #: 1110770 (300 LAS VEGAS BLVD, S ROOM 2130, LAS VEGAS, NV 89101, (702) 527-7000)**

Date Filed: 01/19/2011

Type: CHAPTER 11 BANKRUPTCY DISCHARGED

Court Type: Federal District

Date Paid: 12/04/2014

Responsibility: Contractually Liable Debt

Plaintiff Attorney: STEVEN L YARMY

Date Updated: 11/03/2016

Estimated month and year that this item will be removed: 12/2020

**NEVADA FED COURT- LAS VEGAS Docket #: 1110770 (300 LAS VEGAS BLVD, S ROOM 2130, LAS VEGAS, NV 89101, (702) 527-7000)**

Typically, credit reports only contain information that is reported to the credit bureaus. This means that some accounts listed below may not reflect the most recent activity until the creditor or reporting agency updates the information. They include things such as balances, payment status, remarks, ratings, etc. The key to better understanding how you understand some of the account information that could be reported.

**Rating Key:**

Some creditors report the time taken for your payments each month in relation to your agreement with them. This rating in the key below describes the payment that may be reported by your creditor. Any rating that is shown indicates that the creditor considers the account as follows. Some ratings may be subject to change in your credit report.

N/A	X	OK	30	60	90	120	180	240	360	480	600	720	840	960
X Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Forfeiture			

**Remark Key:**

Add to the credit report may include your account with comments each month. We refer to these credit comments as "Remarks". The key below gives the descriptions of the comments contained in your credit file. Any remark containing a black box indicates that this remark is considered adverse.

CLD: CREDIT CLOSED DRG: DISPUTE COMPLETED BY AGENT LAM: LOAN MODIFIED FROM GOVT

**AMERICAN ENTERPRISES #3026\*\*\*\* (P O BOX 610, GERMANTOWN, WI 53022, (800) 242-6167)**

Date Opened: 04/09/2013

Date Updated: 05/26/2015

Pay Status: Account 30 Days Past Due Date

Responsibility: Joint Account

Last Payment Made: 05/26/2015

Terms: \$157 per month, paid Monthly for

Account Type: Installment Account

24 months

Loan Type: INSTALLMENT SALES CONTRACT

Date Closed: 05/26/2015

Maximum Delinquency of 30 days in 05/2015

High Balance: High balance of \$3,780 from 05/2014 to 05/2015

Remarks: CLOSED

Estimated month and year that this item will be removed: 04/2022

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014
Balance	\$0	\$139	\$293	\$430	\$567	\$705	\$759	\$1,102	\$1,103	\$1,417	\$1,575	\$1,733
Scheduled Payment	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157
Amount Paid		\$157	\$157	\$152	\$157	\$0	\$357	\$0	\$316	\$157	\$157	\$157
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

*wrong - I have not open this Act.*

To dispute online go to: <http://transunion.com/disputeonline>**EXHIBIT 1**

Page 2 of 3

Consumer Credit Report for JORGE TRUJILLO HERNANDEZ

File Number 356115597 Date Issued: 11/15/2016

	01/2014	02/2014	03/2014	04/2014	05/2014	06/2014	07/2014	08/2014	09/2014	10/2014	11/2014	12/2014
Balance	\$1,890											
Scheduled Payment	\$157											
Amount Paid	\$157											
Past Due	\$0											
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Rating	OK											

**QUANTUM COLLECTIONS #4168\*\*\*\* (3080 S DURANGO DR STE 105, LAS VEGAS, NV 89117-4411, (702) 633-8000)**

Placed for collection: 01/02/2014

Responsibility: Individual Account

Account Type: Open Account

Loan Type: COLLECTION AGENCY/ATTORNEY

Balance: \$393

Date Updated: 05/11/2014

Original Amount: \$377

Original Creditor: LVAC (Personal Services)

Past Due: \$393

Pay Status: In Collection

Remarks: PLACED FOR COLLECTION

Estimated month and year that this item will be removed: 07/2020

**NATIONSTAR MORTGAGE LLC #61458\*\*\*\* (8930 CYPRESS WATERS BLVD, DALLAS, TX 75063, (888) 480-2432)**

Date Opened: 04/21/2006

Responsibility: Account Relationship Terminated

(02/28/2015)

Account Type: Mortgage Account

Loan Type: CONVENTIONAL REAL ESTATE MTG

Balance:

Date Updated: 02/28/2015

Last Payment Made: 01/31/2015

High Balance: \$144,000

Pay Status: Current; Paid or Paying as Agreed

Date Closed: 02/28/2015

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Rating	X	X	X	X	X	X	X	X	X	X	X	X
	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013
Rating	X	X	X	X	X	X	X	X	X	X	X	X

**SELECT PORTFOLIO SVCG #277001618\*\*\*\* (10401 DEERWOOD PARK BV, JACKSONVILLE, FL 32256, (800) 258-8602)**

Date Opened: 08/18/2005

Responsibility: Joint Account

Account Type: Mortgage Account

Loan Type: CONVENTIONAL REAL ESTATE MTG

Date Updated: 11/23/2015

Payment Received: \$170,097

Last Payment Made: 11/23/2015

Pay Status: Current; Paid or Paying as Agreed

Terms: \$1,234 per month, paid Monthly

for 444 months

Date Closed: 11/23/2015

High Balance: High balance of \$400,000 from 06/2014 to 06/2014; \$400,000 from 10/2015 to 11/2015

	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Balance	\$0	\$168,783										
Scheduled Payment	\$1,234	\$1,234										
Amount Paid	\$170,097	\$0										
Past Due	\$0	\$0										
Remarks	DRG/LMN/CLO	LMN										
Rating	OK	OK	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R

	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014
Balance	\$0					
Scheduled Payment		\$1,228				
Amount Paid		\$0				
Past Due		\$0				
Remarks		LMN				
Rating	N/R	N/R	N/R	N/R	N/R	X

**OPORTUN INC/PROGRESO FH (171 CONSTITUTION DR, MEXICO PARK, CA 94025, (866) 488-6090)**

Requested On: 03/04/2016, 12/26/2015

**METLIFE AUTO & HOME INS (700 QUAKER LAKE, WARWICK, RI 02886, (800) 427-4272)**

Requested On: 02/24/2016

**FACTACT FREE DISCLOSURE (P O BOX 1000, CHESTER, PA 19016, (800) 888-6213)**

Requested On: 11/15/2016

To dispute online go to: <http://transunion.com/disputeonline>

P 680CP-003 00341-005978 C



Consumer Credit Report for JORGE TRUJILLO HERNANDEZ

File Number: 356115597 Date Issued: 11/15/2016

**NATIONSTAR MORTGAGE LLC** (8950 CYPRESS WATERS BLVD, DALLAS, TX 75063, (866) 480-2432)  
Requested On: 10/17/2016

**-End of Credit Report-**

**Should you wish to contact TransUnion, you may do so,**

**Online:**

To dispute information contained in your credit report, please visit: [www.transunion.com/disputeonline](http://www.transunion.com/disputeonline)  
For answers to general questions, please visit: [www.transunion.com](http://www.transunion.com)

**By Mail:**

TransUnion Consumer Relations  
P.O. Box 2000  
Chester, PA 19316-2000

**By Phone:**

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

To dispute online go to: <http://transunion.com/disputeonline>

\*\*\* 356115597-008 \*\*\*  
P.O. Box 2000  
Chester, PA 19016-2000



11/15/2016

TransUnion®

P680CP00300341-003975-027159408



JORGE TRUJILLO HERNANDEZ  
700 N 18TH ST  
LAS VEGAS, NV 89101-2753

*wrong middle name, should be Roberto*

Enclosed is the TransUnion Personal Credit Report that you requested. As a trusted leader in the consumer credit information industry, TransUnion, LLC takes the accuracy of your credit information very seriously. We are committed to providing the complete and reliable credit information that you need to participate in everyday transactions and purchases.

If you believe an item of information to be incomplete or inaccurate, please alert us immediately. We will investigate the data and notify you of the results of our investigation.

Thank you for helping ensure the accuracy of your credit information.

TransUnion Consumer Relations

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaq>.

File Number 356115597  
Date Issued: 11/15/2016

Page: 1 of 4

TransUnion. <sup>tu</sup>**-Begin Credit Report-****Personal Information**

You have been on our files since 07/01/1982

SSN: XXX-XX-3875

Date of Birth: 05/23/1957

Names Reported: JORGE ROBERTO HERNANDEZ, GEORGE R. HERNANDEZ, and JORGE MARTIN HERNANDEZ

**Addresses Reported:**

Address	Date Reported	Address	Date Reported
700 N 18TH ST, LAS VEGAS, NV 89101-2753	12/19/2014	6431 LOS PUEBLOS PL NW, ALBUQUERQUE, NM 87114-4450	08/01/2006
6804 TARPON SPRINGS CT, LAS VEGAS, NV 89131-1777	07/01/2006	<del>2424 TARPON SPRINGS CT, LAS VEGAS, NV 89131-1777</del>	07/06/2015
899 SIR WINSTON ST, HENDERSON, NV 89052-4959	07/07/2014	<del>2623 SHUTTERING RD, WILMINGTON, DE 19810-5102</del>	06/05/2014

**Telephone Numbers Reported:**

(702) 524-3971	(702) 526-3417	(702) 394-3855	<del>(714) 235-6053</del>	<del>(702) 365-0907</del>	(702) 526-3417	<del>(702) 526-3417</del>
(702) 395-3855	<del>(702) 382-6905</del>					

**Employment Data Reported:**

Employer Name	Date Verified	Location	Position	Date Hired
RETIRED SW GAS	08/21/2013		RETIRED	
SOUTHWEST GAS CO	06/01/2001		SERVICE TECHNICIAN	
SW GAS	01/01/1990			08/01/1989
QUALITY AIR CONDITIONING	12/01/1982	LAS VEGAS, NV	SERV TECH	08/01/1981

**Public Records**

BERNALILLO DISTRICT COURT Docket #: CV200905775 (400 LOMAS BLVD NW, ROOM 119, ALBUQUERQUE, NM 87102, (505) 841-7455)

Date Filed:	Type:	Amount:
02/16/2010	CIVIL JUDGMENT	\$942
Date Updated:	Responsibility:	Court Type:
07/19/2010	Contractually Liable Debt	Circuit Court
	Plaintiff:	
	VENTANA RANCH COMMUNIT	

Estimated month and year that this item will be removed: 01/2017

should be removed

**Adjustable Rate Mortgage Information****PUBLIC RECORD MORTGAGE DETAILS**

Recorder's Office:	Origination Date:	Loan Amount:
JACKSON, MO	05/2007	\$75,200
	Initial Rate Adjustment:	Initial Interest Rate:
	06/2012	7.875%
	Next Rate Change Date:	Rate Calculation Change:
	12/2016	2.750%
	Rate Change Frequency:	Change Percent Limit:
	Monthly	2.000%
	Rate Change Interval:	First Rate Change Cap:
	06	13.875%
	Index Type:	Maximum Rate:
	LIB	13.875%
	Look Back Period (Days):	Combined Loan to Value:
	30	9.500%
	Pre-Payment Penalty Term (months):	
	36	

**Account Information**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

**Rating Key**

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

**Remark Key**

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets [ ] indicates that this remark is considered adverse.

AID ACCT INFO DISPUTED BY CONSUMER	CLO CLOSED	DRG DISP INVG CORR- RPT BY CREDIT
LAM LOAN MODIFIED NON GOVT	TRF TRANSFERRED TO ANOTHER OFFICE	TRL TRANSFERRED TO ANOTHER LENDER

EXHIBIT 2

Page: 2 of 6

Consumer Credit Report for JORGE ROBERTO HERNANDEZ JR

File Number: 356115597 Date Issued: 11/15/2016

**Adverse Action Notice**

NOT correct

**BAYVIEW LOAN SERVICING #628000104\*\*\*\* (4425 PONCE DE LEON, 5TH FLOOR, CORAL GABLES, FL 33146, (800) 457-5105)**

Date Opened: 05/11/2004 Balance: \$146,380 Pay Status: Account 60 Days Past Due Date  
 Responsibility: Joint Account Date Updated: 11/02/2016 Terms: \$1,168 per month, paid Monthly for  
 Account Type: Mortgage Account Last Payment Made: 10/18/2016 360 months  
 Loan Type: CONVENTIONAL REAL ESTATE MTG High Balance: \$176,600 Maximum Delinquency of 120 days in 06/2014  
 Past Due: \$3,547 and in 04/2015

Estimated month and year that this item will be removed: 02/2021

	10/2015	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Rating	X	X										
	10/2015	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Rating									X	X		
	10/2015	09/2016	08/2016	07/2016	06/2016							
Rating												

**BAYVIEW LOAN SERVICING #628000104\*\*\*\* (4425 PONCE DE LEON, 5TH FLOOR, CORAL GABLES, FL 33146, (800) 457-5105)**

Date Opened: 11/01/2004 Balance: \$1,304 Pay Status: Current; Paid or Paying as Agreed  
 Responsibility: Joint Account Date Updated: 11/02/2016 Terms: \$1,304 per month, paid Monthly to  
 Account Type: Mortgage Account Last Payment Made: 10/18/2016 360 months  
 Loan Type: CONVENTIONAL REAL ESTATE MTG High Balance: \$358,150 Maximum Delinquency of 120 days in 06/2014  
 and in 03/2015

High Balance: High balance of \$358,150 from 06/2015 to 06/2015; \$358,150 from 10/2015 to 11/2015; \$358,150 from 01/2016 to 02/2016; \$358,150 from 11/2016 to 11/2016

	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015
Balance	\$175,357			\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled	\$1,304			\$1,433	\$1,433	\$1,433	\$1,433	\$1,433	\$1,433	\$1,433	\$1,433	\$1,433
Payment												
Amount Paid	\$1,434			\$1,433	\$1,433	\$0	\$1,433	\$2,867	\$0	\$2,867	\$1,433	
Past Due				\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	X	X	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Balance	\$0	\$0				\$0						
Scheduled	\$1,433	\$1,250				\$1,250						
Payment												
Amount Paid	\$1,250	\$1,300				\$2,500						
Past Due	\$0	\$0				\$0						
Rating	OK	OK				OK						
	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014						
Rating												

**SILVER STATE SCHOOLS FCU #59749\*\*\*\* (4221 MCLEDD DR, LAS VEGAS, NV 89121-5215, (702) 733-8870)**

Date Opened: 07/15/1993 Balance: \$0 Pay Status: Current; Paid or Paying as Agreed  
 Responsibility: Individual Account Date Updated: 12/30/2014 Date Closed: 01/19/2011  
 Account Type: Line of Credit Account Last Payment Made: 05/04/2011  
 Loan Type: LINE OF CREDIT High Balance: \$2,000  
 Credit Limit: \$2,000

Remarks: CHAPTER 11 BANKRUPTCY; ACCOUNT CLOSED BY CONSUMER; CLOSED

Estimated month and year that this item will be removed: 12/2017

	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
Rating	X	X	X	X	X	X	X	X	X	X	X	X
	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Rating	X	X	X	X	X	X	X	X	X	X	X	X
	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011
Rating	X	X	X	X	X	X	X	X	X	X	X	X
	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	
Rating	X	X	X	X	X	X	X	X	X	X	X	

**Adverse Action Notice****CAPITAL ONE BANK USA NA #415417772126\*\*\*\* (PO BOX 30261, SALT LAKE CITY, UT 84130, (800) 955-7070)**

Date Opened: 01/13/2016 Balance: \$0 Pay Status: Current; Paid or Paying as Agreed  
 Responsibility: Individual Account Date Updated: 10/10/2016 Terms: \$40 per month, paid Monthly  
 Account Type: Revolving Account Last Payment Made: 10/03/2016  
 Loan Type: BUSINESS CREDIT CARD

High Balance: High balance of \$111 from 02/2016 to 02/2016; \$4,932 from 03/2016 to 10/2016  
 Credit Limit: Credit limit of \$5,000 from 02/2016 to 06/2016; \$7,000 from 07/2016 to 10/2016

Consumer Credit Report for JORGE ROBERTO HERNANDEZ JR

File Number: 356115597 Date Issued: 11/15/2016

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Balance	\$1,842	\$1,807	\$1,916	\$1,398	\$1,428	\$3,593	\$3,900	\$4,932	\$119
Scheduled Payment	\$40	\$42	\$57	\$53	\$47	\$134	\$104	\$100	\$19
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

discharged  
in BK-**CHASE #68859\*\*\*\* (POB 24696, COLUMBUS, OH 43224-0696, (800) 848-9136)**

Date Opened: 05/18/2006  
 Responsibility: Joint Account  
 Account Type: Line of Credit Account  
 Loan Type: HOME EQUITY LOAN

Balance: \$0  
 Date Updated: 03/06/2009  
 Last Payment Made: 09/09/2008  
 High Balance: \$100,233  
 Credit Limit: \$100,233

Pay Status: Unrated  
 Date Closed: 03/04/2009

**CHASE CORPORATION #465184676\*\*\*\* (10790 RANCHO BERNARD, SAN DIEGO, CA 92127, (800) 446-3100)**

Date Opened: 05/01/2007  
 Responsibility: Joint Account  
 Account Type: Mortgage Account  
 Loan Type: CONVENTIONAL REAL ESTATE MTG

Balance: \$0  
 Date Updated: 11/30/2012  
 Last Payment Made: 11/22/2010  
 High Balance: \$78,200

Pay Status: Unrated  
 Terms: \$544 per month, paid Monthly for 360 months

**HLS OF NEVADA LLC #95E01972\*\*\*\* (P O BOX 94703, LAS VEGAS, NV 89193, (702) 248-1003)**

Date Opened: 08/23/2013  
 Responsibility: Individual Account  
 Account Type: Installment Account  
 Loan Type: AUTOMOBILE

Balance: \$0  
 Date Updated: 05/14/2014  
 Last Payment Made: 05/14/2014  
 High Balance: \$16,861

Pay Status: Current; Paid or Paying as Agreed  
 Terms: \$490 per month, paid Monthly for 61 months  
 Date Closed: 05/14/2014

Remarks: CLOSED

	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	OK	OK	OK	OK	OK	OK	OK

**NAVY FEDERAL CR UN #4300149212\*\*\*\* (POB 3700, HERRIFIELD, VA 22119-3700, (800) 842-6328)**

Date Opened: 05/14/2014  
 Responsibility: Co-Signer on Account  
 Account Type: Installment Account  
 Loan Type: AUTOMOBILE

Date Updated: 08/03/2015  
 Payment Received: \$9,393  
 Last Payment Made: 08/03/2015

Pay Status: Current; Paid or Paying as Agreed  
 Terms: Monthly for 36 months  
 Date Closed: 08/03/2015

High Balance: High balance of \$13,890 from 05/2014 to 08/2015

Remarks: CLOSED

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014
Balance	\$0	\$9,385	\$9,338	\$9,683	\$9,354	\$9,430	\$9,767	\$9,651	\$9,502	\$9,374	\$9,493	\$9,563
Scheduled Payment		\$496	\$496	\$496	\$496	\$496	\$496	\$496	\$496	\$496	\$496	\$496
Amount Paid	\$9,393	\$0	\$447	\$0	\$0	\$444	\$0	\$0	\$0	\$444	\$0	\$1,500
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2014	07/2014	06/2014	05/2014
Balance	\$10,928	\$11,147	\$10,998	\$11,516
Scheduled Payment	\$496	\$496	\$496	\$496
Amount Paid	\$767	\$0	\$449	\$2,496
Past Due	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK

**OCWEN LOAN SVCG LLC #35951\*\*\*\* (1661 WORTHINGTON RD, STE 100, WEST PALM BEACH, FL 33409, (561) 682-8000)**

Date Opened: 04/19/2007  
 Responsibility: Joint Account  
 Account Type: Mortgage Account  
 Loan Type: CONVENTIONAL REAL ESTATE MTG

Date Updated: 07/31/2015  
 Last Payment Made: 07/27/2015

Pay Status: Current; Paid or Paying as Agreed  
 Terms: Monthly for 360 months  
 Date Closed: 07/31/2015

High Balance: High balance of \$151,933 from 04/2015 to 07/2015

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Balance	\$0	\$136,672	\$134,672	\$0								
Scheduled Payment		\$1,078	\$1,078	\$1,078								
Amount Paid		\$0	\$0	\$1,076								
Past Due		\$0	\$0	\$0								
Remarks	CLO	LMN	LMN	ORG/LMN								
Rating	OK	OK	OK	OK	OK	OK	OK	X	X	X	X	X

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Rating	X	X	X	X	X	X

closed

Consumer Credit Report for JORGE ROBERTO HERNANDEZ JR

File Number 356115597 Date Issued: 11/15/2016

**SELECT PORTFOLIO SVCG #277001612\*\*\*\* (10401 OAKWOOD PARK BLVD, JACKSONVILLE, FL 32256, (800) 258-8602)**

Date Opened: 09/08/2006

Date Updated: 01/19/2016

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Joint Account

Payment Received: \$1,328

Terms: \$364 per month, paid Monthly for

Account Type: Mortgage Account

Last Payment Made: 01/11/2016

432 months

Loan Type: CONVENTIONAL REAL ESTATE MTG

Date Closed: 01/19/2016

High Balance: High balance of \$182,000 from 06/2014 to 06/2014; \$182,000 from 02/2015 to 01/2016

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Balance	\$0	\$64,378	\$64,468	\$64,468	\$64,647	\$64,719	\$64,825	\$64,913	\$65,000	\$65,000	\$65,088	\$65,176
Scheduled	\$564	\$564	\$564	\$564	\$564	\$607	\$608	\$587	\$587	\$587	\$587	\$55.
Payment												
Amount Paid	\$1,328	\$579	\$0	\$0	\$1,450	\$373	\$514	\$560	\$0	\$560	\$1,110	\$55.
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	ORG/TRL	ORG/LMN	ORG/LMN	ORG/LMN	AID/LMN	ORG/LMN	ORG/LMN	ORG/LMN	ORG/LMN	AID/LMN	ORG/LMN	AID/LMN
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014
Balance	\$0							
Scheduled								\$648
Payment								
Amount Paid								\$0
Past Due								\$0
Remarks								LMN
Rating	X	X	X	X	X	X	X	X

**SYNCR/JC PENNEY #600889336247\*\*\*\* (PO BOX 965007, ORLANDO, FL 32896-5007, (866) 227-5213)**

Date Opened: 12/19/2014

Date Updated: 10/31/2016

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Last Payment Made: 03/09/2016

Terms: Paid Monthly

Account Type: Revolving Account

Date Paid: 03/09/2016

Loan Type: CHARGE ACCOUNT

High Balance: High balance of \$177 from 12/2014 to 12/2014; \$247 from 01/2015 to 10/2016

Credit Limit: Credit limit of \$400 from 12/2014 to 10/2016

	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$42	\$80	\$137	\$177
Scheduled		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$39	\$39	\$39	\$39
Payment												
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$42	\$40	\$40	\$50	\$50
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Balance	\$82	\$0	\$0	\$0	\$28	\$33	\$97	\$113	\$160	\$206	\$177
Scheduled	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Payment											
Amount Paid	\$0	\$0	\$0	\$28	\$28	\$40	\$28	\$50	\$50	\$49	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

**SYNCR/LOWES #798192429219\*\*\*\* (PO BOX 965005, ORLANDO, FL 32896, (800) 444-1408)**

Date Opened: 09/06/2015

Date Updated: 10/10/2016

Pay Status: Current; Paid or Paying as Agree

Responsibility: Individual Account

Payment Received: \$150

Terms: \$73 per month, paid Monthly

Account Type: Revolving Account

Last Payment Made: 10/02/2016

Loan Type: CHARGE ACCOUNT

High Balance: High balance of \$5,000 from 09/2015 to 10/2016

Credit Limit: Credit limit of \$5,000 from 09/2015 to 10/2016

	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance	\$398	\$448	\$594	\$880	\$851	\$977	\$1,091	\$1,208	\$1,310	\$1,404	\$1,497	\$4,9
Scheduled	\$73	\$73	\$73	\$98	\$73	\$73	\$73	\$73	\$73	\$73	\$73	\$73
Payment												
Amount Paid	\$150	\$150	\$265	\$0	\$130	\$120	\$120	\$110	\$100	\$100	\$3,452	\$3
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2015	09/2015
Balance	\$4,950	\$5,000
Scheduled	\$73	\$73
Payment		
Amount Paid	\$0	\$0
Past Due	\$0	\$0
Rating	OK	OK



Page 3 of 6

Consumer Credit Report for JORGE ROBERTO HERNANDEZ JR

File Number 356115597 Date Issued: 11/15/2016

WFFNB/HOME PROJECTS #470500039235\*\*\*\* (CSCL DSP TM MAC H8233-04M, P O BOX 14517, DES MOINES, IA 50306, Phone number not available)  
 Date Opened: 07/13/2016 Date Updated: 10/26/2016 Pay Status: Current; Paid or Paying as Agreed  
 Responsible: Individual Account Payment Received: \$175 Terms: \$175 per month, paid Monthly  
 Account Type: Revolving Account Last Payment Made: 10/17/2016  
 Loan Type: CREDIT CARD

High Balance: High balance of \$8,740 from 07/2016 to 10/2016  
 Credit Limit: Credit limit of \$10,100 from 07/2016 to 10/2016

	10/2016	07/2016	06/2016	07/2016
Balance	\$8,363	\$8,488	\$8,615	\$8,740
Scheduled Payment	\$175	\$175	\$175	\$175
Amount Paid	\$175	\$175	\$175	\$0
Past Due	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK

WELLSFARGO FNCL NAT BK (PO BOX 14517, DES MOINES, IA 50306, (800) 642-4720)  
 Requested On: 07/13/2016

Inquiry Type: Individual

SERVICE FINANCE CO LLC (355 S FEDERAL HIGHWAY, SUITE 200, BOCA RATON, FL 33432, (866) 254-0497)  
 Requested On: 07/13/2016

Inquiry Type: Individual

CAPITAL ONE BANK USA NA (PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070)  
 Requested On: 01/08/2016

Inquiry Type: Individual

SYNCSLOWES PLCC (PO BOX 965005, ORLANDO, FL 32896, (800) 444-1408)  
 Requested On: 09/04/2015

Inquiry Type: Individual

NAVY FEDERAL CREDIT via EQUifax MORTGAGE SERVICE (815 EAST GATE DR, SUITE 102, MOUNT LAUREL, NJ 08054, (800) 685-3000)  
 Permissible Purpose: CREDIT TRANSACTION  
 Requested On: 09/26/2015

Inquiry Type: Individual

QUICKEN LOANS INC via CREDCO QUICKEN LOANS (20555 VICTORY PARKWAY, LYNDONIA, NJ 48152, (800) 529-0233)  
 Permissible Purpose: CREDIT TRANSACTION  
 Requested On: 01/26/2015

Inquiry Type: Authorized

SYNCSJC PENNEY PLCC (PO BOX 965007, ORLANDO, FL 32896, (866) 227-5213)  
 Requested On: 12/19/2014

Inquiry Type: Individual

AMICA INSURANCE (POB 6008, PROVIDENCE, RI 02940, (800) 242-6422)  
 Requested On: 08/26/2016, 07/26/2016, 06/26/2016, 02/24/2016

CAJ LP (PO BOX 2358, BEAUMONT, TX 77704, (409) 832-1696)  
 Requested On: 03/28/2016, 11/30/2015

FREEDOM MORTGAGE CORP. (907 PLEASANT VALLE, MOUNT LAUREL, NJ 08054, (856) 676-2333)  
 Requested On: 02/15/2016, 01/15/2016, 12/15/2015, 11/15/2015

LENDING CLUB (370 CONVENTION WAY, REDWOOD CITY, CA 94063, (800) 964-7937)  
 Requested On: 12/11/2015

CAPITAL ONE BANK USA NA (PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070)  
 Requested On: 12/01/2015, 11/01/2015

CAPITAL ONE AUTO FINANCE (CB DISPUTES TEAM, P O BOX 259407, PLANO, TX 75025, (800) 946-0332)  
 Requested On: 12/01/2015

JORGE HERNANDEZ via KARMA TRANSUNION INTERACT (100 CROSS STREET, SAN LUIS OBISPO, CA 93401, (805) 782-8282)  
 Permissible Purpose: CONSUMER REQUEST  
 Requested On: 11/05/2016

218245237 via TRANSUNION INTERACTIVE (100 CROSS STREET 202, SAN LUIS OBISPO, CA 93401, (800) 493-2392)  
 Permissible Purpose: CREDIT MONITORING  
 Requested On: 11/04/2016



Consumer Credit Report for JORGE ROBERTO HERNANDEZ JR

File Number: 356115597 Date Issued: 11/15/2016

**SYNCH/LOWES (PO BOX 965005, ORLANDO, FL 32896, (800) 444-1408)**  
Requested On: 10/13/2016

**SYNCH/C PENNEY (PO BOX 965007, ORLANDO, FL 32896-5007, (866) 227-5213)**  
Requested On: 10/13/2016

**CAPITAL ONE NATIONAL ASSOC (PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070)**  
Requested On: 10/09/2016

**SYNCH/LOWES (PO BOX 965005, ORLANDO, FL 32896, (800) 444-1408)**  
Requested On: 11/30/2015, 09/04/2015

**SELECT PORTFOLIO SER via CBCINNSELECT PORTFOLIO (3815 S WEST TEMPLE, SALT LAKE CITY, UT 84115, (801) 293-3807)**  
Permissible Purpose: TO ACQUIRE/SERVICE/INSURE ACCOUNT  
Requested On: 11/25/2015, 12/23/2014

**FACTACT FREE DISCLOSURE (P O BOX 1000, CHESTER, PA 19016, (800) 888-4213)**  
Requested On: 08/22/2015

**DATA VERIFY INC (1400 ELBRIDGE PAYNE RD, CHESTERFIELD, MO 63017, (636) 532-9797)**  
Requested On: 08/07/2015, 03/30/2015

**SOLARCITYCREDIT1 via SOLARCITY (3055 CLEARVIEW WAY, SAN MATEO, CA 94402, (888) 765-2489)**  
Permissible Purpose: CREDIT TRANSACTION  
Requested On: 06/27/2015, 04/03/2015, 03/23/2015

**OPUS CAPITAL MARKETS via CBCINNOPUS CAPITAL MARKE (100 TRISTATE, INTERNATIONAL STE 140, LINCOLNSHIRE, IL 60069, (724) 632-1300)**  
Permissible Purpose: TO ACQUIRE/SERVICE/INSURE ACCOUNT  
Requested On: 03/26/2015

**ALLSTATE (1819 ELECTRIC RD, ROANOKE, VA 24018, (800) 255-7828)**  
Permissible Purpose: INSURANCE UNDERWRITING  
Requested On: 01/17/2015

**WEBBANKAVANT (222 N LASALLE ST, SUITE 1700, CHICAGO, IL 60601, (800) 712-5407)**  
Requested On: 12/10/2014

**-End of Credit Report-**

**Should you wish to contact TransUnion, you may do so,**

**Online:**

To dispute information contained in your credit report, please visit [www.transunion.com/disputeonline](http://www.transunion.com/disputeonline)  
For answers to general questions, please visit [www.transunion.com](http://www.transunion.com)

**By Mail:**

TransUnion Consumer Relations  
P.O. Box 2000  
Chester, PA 19016-2000

**By Phone:**

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

000007



\*\*\* 356115597-008 \*\*\*

11/15/2016

TransUnion<sup>®</sup>

JORGE ROBERTO HERNANDEZ JR

The following is an additional credit report for this consumer.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaq>.

NVB 5073-5 (Rev. 2/16)

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

**IN RE:**

**JORGE R HERNANDEZ**

**MARIA HERNANDEZ**

**Debtor(s)**

**BK-11-10770-led  
CHAPTER 11**

**ORDER ENTERING  
FINAL DECREE**

**It appearing that this Court's continuing jurisdiction is no longer necessary and that the case has been fully administered;**

**IT IS ORDERED that a Final Decree is entered closing this case without prejudice to the reopening of this case for further administration.**

**Dated: 9/7/16**

*Mary A. Schott*

**Mary A. Schott  
Clerk of Court**

**EXHIBIT 3**

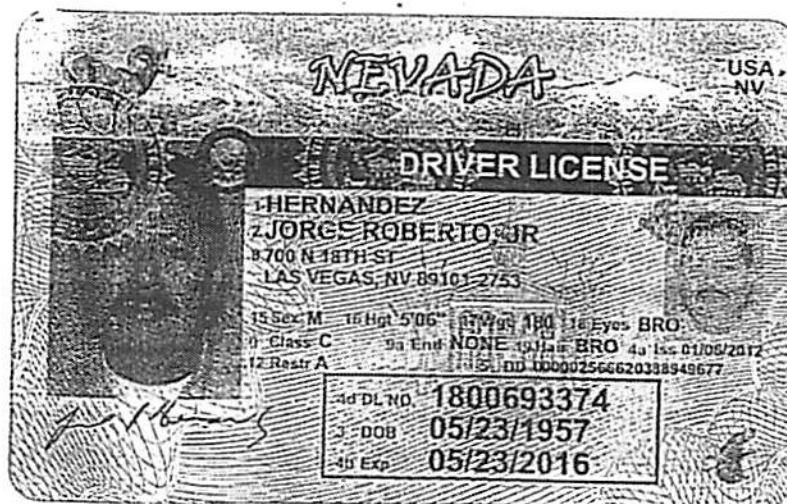


EXHIBIT 4



## SOUTHWEST GAS CORPORATION



21121216036656010100010010

PO Box 98890  
Las Vegas NV 89193-8890Customer Assistance  
Asistencia al Cliente  
Toll Free/Llamada Gratis  
1-877-860-6020Hearing Impaired: Dial 711  
WWW.SWGAS.COM

PLEASE RETAIN THIS TOP PORTION FOR YOUR RECORDS

JORGE R HERNANDEZ or  
MARIA HERNANDEZ  
700 N 18TH ST  
LAS VEGAS NV 89101-2753

Service Address: 700 N 18TH ST

89101

Rate Schedule: 510/SG-RS RESIDENTIAL GAS SERVICE

Your Local Office Is 1374 W CHEYENNE SUITE 107, NO LAS VEGAS NV 89030

ACCOUNT NUMBER	CYCLE	DATE MAILED	PAST DUE AFTER	PLEASE PAY AMOUNT DUE
211-0087766-031	06	X12/13/16X	01/03/17	\$47.77

## PREVIOUS BILLING:

Previous Balance  
Payment(s) Since Last Bill - Thank You17.14  
18.00CR

Balance Forward

\$0.86CR

## CURRENT BILLING:

Meter Reading: 31 Days  
Current Dec. 09  
Previous Nov. 08  
5037 - 2978 = 59 XBilling Factor .9853 =  
Total Therms 58

Delivery Charge	58 Therms X	397780 =	23.07
Gas Cost	Total Therms X	209840 =	12.17
Basic Service Charge			10.80
REP Rate	Total Therms X	.000630 =	0.04
State/Local Taxes			2.36
Universal Energy Charge			0.19

Current Bill

\$48.63

\*\*\* Sign up for paperless billing at www.swgas.com \*\*\*

Due on or before: 01/03/17

Amount due: \$47.77

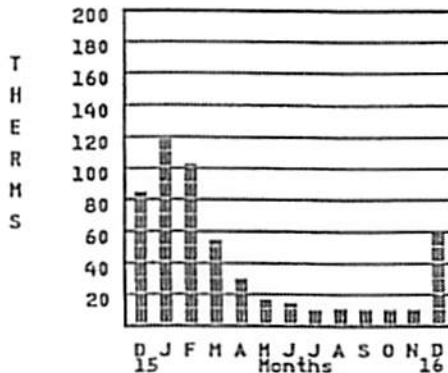
## Important Messages:

Your next meter read date is: Jan. 12, 2017

OUR CALL CENTER RECEIVES THE MAJORITY OF CALLS ON MONDAYS, THE DAY AFTER A HOLIDAY, AND DURING THE COOLER WINTER MONTHS. CONVENIENCE IS JUST A CLICK AWAY AT WWW.SWGAS.COM TO START/STOP/MOVE SERVICE, PAY BILLS OR TO CREATE A MYACCOUNT TO MANAGE YOUR ACCOUNT. YOU CAN ALSO ACCESS YOUR ACCOUNT VIA OUR AUTOMATED PHONE SYSTEM 24/7.

## Gas Usage History Information:

	Therms / Days	Avg Daily Therms
This Month	58 / 31 =	1.87
Last Month	9 / 29 =	0.31
Last Year	83 / 32 =	2.59



Previous Balance	Payments & Adjustments	Balance Forward	Current Bill	Current Balance	AMOUNT DUE
17.14	- 18.00	= 0.86CR	+ 48.63	= 47.77	\$47.77

PLEASE SEE REVERSE SIDE FOR RULES AND REGULATIONS • RETURN BOTTOM PORTION WITH PAYMENT

EXHIBIT 5

\*\*\* 356115597-011 \*\*\*  
P.O. Box 2000  
Chester, PA 19016-2000



01/19/2017

TransUnion. 

P61FOR00201939-1026423-029597708



JORGE TRUJILLO HERNANDEZ II  
700 N 18TH ST  
LAS VEGAS, NV 89101-2753

**TransUnion requests your feedback. Please take this brief anonymous survey and tell us how we are doing.**

**[www.TUCares.com](http://www.TUCares.com)**



Our investigation of the dispute you recently submitted is now complete. If we were able to make changes to your credit report based on information you provided, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our investigation. If an item says, "Deleted" we have removed it from your credit report and taken steps so it does not reappear. If an item says, "Verified, no change" it means the company that reports the information to us has certified it is reported accurately. If an item says "New Information Below" you should look at the item carefully to see whether you believe it is now accurate. Sometimes the new information reflects only a change to a balance or date, because the company that reports that item to us has certified that the rest of the information is accurate.

If our investigation has not resolved your dispute, you have several options:

- You may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.
- You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.
- You may provide us additional information or documents about your dispute to help us resolve it by visiting [www.transunion.com/dispute](http://www.transunion.com/dispute) and indicating you are filing a repeat dispute. You will be prompted to add additional information you feel is relevant to your dispute as well as upload supporting documentation.
- You may file a complaint about TransUnion, or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a more detailed description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaq>.

**Investigation Results**

<b>ITEM</b>	<b>DESCRIPTION</b>	<b>RESULTS</b>
<b>PERSONAL INFORMATION</b>		<b>NEW INFORMATION BELOW</b>
<b>CHAPTER 11 BANKRUPTCY DISCHARGED</b>	<b>DOCKET# 1110770</b>	<b>DELETED</b>
<b>AMERICAN ENTERPRISES</b>	<b># 3026****</b>	<b>VERIFIED, NO CHANGE</b>
<b>NATIONSTAR MORTGAGE LLC</b>	<b># 61458****</b>	<b>DELETED</b>
<b>QUANTUM COLLECTIONS</b>	<b># 4168****</b>	<b>DELETED</b>
<b>SELECT PORTFOLIO SVCG</b>	<b># 277001618****</b>	<b>DELETED</b>

2000007





File Number: 356115597  
Date Issued: 01/19/2017

Page: 1 of 2

TransUnion<sup>tu</sup>

**-Begin Credit Report-****Personal Information**

SSN: XXX-XX-3875

You have been on our files since 10/11/2011

Date of Birth: 12/21/1982

**Names Reported:** JORGE TRUJILLO HERNANDEZ II and JORGE R. HERNANDEZ**Addresses Reported:**

Address	Date Reported	Address	Date Reported
700 H 18TH ST, LAS VEGAS, NV 89101-2753	10/07/2011	2916 VIGILANTE CT, NORTH LAS VEGAS, NV 89081-6401	12/31/2014
701 N 13TH ST, LAS VEGAS, NV 89101-2766	04/14/2014	701 N 13TH ST APT 402, LAS VEGAS, NV 89101-2770	02/08/2014

**Telephone Numbers Reported:**

(702) 526-3417 (702) 395-3855 (702) 524-3971

**Account Information**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

**Rating Key:**

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

**Adverse Accounts****AMERICAN ENTERPRISES #3026\*\*\*\* (P O BOX 610, GERMAINTOWN, WI 53022, (800) 242-6167)**

Date Opened: 04/09/2013  
Responsibility: Joint Account  
Account Type: Installment Account  
Loan Type: INSTALLMENT SALES CONTRACT

Date Updated: 05/26/2015  
Last Payment Made: 05/26/2015

Pay Status: Account 30 Days Past Due Date  
Terms: \$157 per month, paid Monthly for 24 months  
Date Closed: 05/26/2015  
Maximum Delinquency of 30 days in 05/2015

High Balance: High balance of \$3,780 from 07/2014 to 05/2015

Remarks: CLOSED

Estimated month and year that this item will be removed: 04/2027

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014
Balance	\$0	\$135	\$292	\$450	\$597	\$755	\$755	\$1,102	\$1,102	\$1,417	\$1,575	
Scheduled Payment	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157	
Amount Paid		\$157	\$157	\$157	\$157	\$0	\$357	\$0	\$315	\$157	\$157	
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2013
Rating	OK

**Promotional Inquiries**

**OPORTUN INC/PROGRESO FIN** (171 CONSTITUTION DR, MENLO PARK, CA 94025, (866) 486-6090)  
Requested On: 10/24/2016, 03/04/2016

**METLIFE AUTO & HOME INS** (700 QUAKER LANE, WARWICK, RI 02886, (800) 427-4272)  
Requested On: 02/24/2016

.000001



Consumer Credit Report for JORGE TRUJILLO HERNANDEZ II

**Account Review Inquiries****TRANSUNION CONSUMER INTE** ( 760 MARKET STREET 10TH FLOOR, SAN FRANCISCO, CA 94102, (800) 934-4031 )

Requested On: 12/22/2016

**NATIONSTAR MORTGAGE LLC** ( 8950 CYPRESS WATERS BLVD, DALLAS, TX 75063, (888) 480-2432 )

Requested On: 17/19/2016

**FACTACT FREE DISCLOSURE** ( P O BOX 1000, CHESTER, PA 19016, (800) 888-4213 )

Requested On: 11/15/2016

**-End of Credit Report-****Should you wish to contact TransUnion, you may do so,****Online:**To dispute information contained in your credit report, please visit: [www.transunion.com/disputeonline](http://www.transunion.com/disputeonline)For answers to general questions, please visit: [www.transunion.com](http://www.transunion.com)**By Mail:**

TransUnion Consumer Relations

P.O. Box 2000

Chester, PA 19016-2000

**By Phone:**

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

\*\*\* 356115597-011 \*\*\*

01/19/2017

TransUnion<sup>tu</sup>

JORGE ROBERTO HERNANDEZ II

The following is an additional credit report for this consumer.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

### Investigation Results

ITEM	DESCRIPTION	RESULTS
PERSONAL INFORMATION		NEW INFORMATION BELOW
CIVIL JUDGMENT	DOCKET# CV200905275	NO LONGER ON FILE
BAYVIEW LOAN SERVICING	# 628000104****	NEW INFORMATION BELOW
BAYVIEW LOAN SERVICING	# 628000104****	NEW INFORMATION BELOW
CHASE	# 68859****	DELETED
OCWEN LOAN SVCG LLC	# 35951****	NEW INFORMATION BELOW
SILVER STATE SCHOOLS FCU	# 59749****	DELETED

**EXHIBIT 8**

File Number: 356115597  
Date Issued: 01/19/2017

Page: 1 of 6

TransUnion<sup>tu</sup>

**-Begin Credit Report-****Personal Information**

You have been on our files since 10/11/2011

SSN: XXX-XX-3875

Date of Birth: 05/23/1957

**Names Reported:** JORGE ROBERTO HERNANDEZ II, GEORGE R. HERNANDEZ, and JORGE MARIA HERNANDEZ**Addresses Reported:**

Address	Date Reported	Address	Date Reported
1700 RUNNING CREEK DR, NORTH LAS VEGAS, NV 89031-5044	12/30/2016	706 N 18TH ST, LAS VEGAS, NV 89101-2753	12/19/2014
6431 LOS PUEBLOS PL NW, ALBUQUERQUE, NM 87114-4450	08/01/2006	6804 TARPON SPRINGS CT, LAS VEGAS, NV 89131-1777	09/01/2006
2595 S TORREY PINES DR, LAS VEGAS, NV 89146-5136	07/06/2015	899 SIR WINSTON ST, HENDERSON, NV 89052-4959	07/07/2014
3622 SILVERSIDE RD, WILMINGTON, DE 19810-5190	06/05/2014		

**Telephone Numbers Reported:**

(702) 524-3971 (702) 526-3417 (702) 394-3855 (714) 335-5082 (505) 383-6905 (702) 524-3417 (949) 813-9196  
(702) 395-3855 (702) 383-6905

**Employment Data Reported:**

Employer Name	Date Verified	Location	Position	Date Hired
RETIRED SW GAS	08/21/2013		RETIRED	
SOUTHWEST GAS CO	06/01/2001		SERVICE TECHNICIAN	
SW GAS	01/01/1990			08/01/1989
QUALITY AIR CONDITIONING	12/01/1982	LAS VEGAS, NV	SERV TECH	08/01/1981

**Adjustable Rate Mortgage Information****PUBLIC RECORD MORTGAGE DETAILS**

Recorder's Office: JACKSON, MO	Origination Date: 05/2007	Loan Amount: \$78,200
	Initial Rate Adjustment: 06/2012	Initial Interest Rate: 7.875%
	Next Rate Change Date: 06/2017	Rate Calculation Change: 2.750%
	Rate Change Frequency: Monthly	Change Percent Limit: 2.000%
	Rate Change Interval: 06	First Rate Change Cap: 13.875%
	Index Type: LIB	Maximum Rate: 13.875%
	Look Back Period (Days): 30	Combined Loan to Value: 85.100%
	Pre-Payment Penalty Term (months): 36	

**Account Information**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

**Rating Key**

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

**Remark Key**

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets indicates that this remark is considered adverse.

AID - ACCT INFO DISPUTED BY CONSUMER DRG - DISPUTING COMP RPT BY GRNTR LMN - LOAN MODIFIED NON GOVT  
TRF - TRANSFERRED TO ANOTHER OFFICE TRL - TRANSFERRED TO ANOTHER LENDER

**Adverse Accounts****BAYVIEW LOAN SERVICING #628000104\*\*\*\* (4425 PONCE DE LEON, 5TH FLOOR, CORAL GABLES, FL 33146, (800) 457-5105)**

Date Opened: 05/11/2004	Balance: \$145,542	Pay Status: Current; Paid or Paying as Agreed
Responsibility: Joint Account	Date Updated: 01/03/2017	Terms: \$1,166 per month, paid Monthly for 360 months
Account Type: Mortgage Account	Payment Received: \$4,159	Maximum Delinquency of 120 days in 06/2014 and in 04/2015
Loan Type: CONVENTIONAL REAL ESTATE MTG	Last Payment Made: 12/13/2016	
	High Balance: \$176,600	

Consumer Credit Report for JORGE ROBERTO HERNANDEZ II

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	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016
Rating	X	OK	X	60	60	60	60	30	30	60	30	60
	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Rating	60	60	60	60	60	90	60	90	120	X	X	120
	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014				
Rating	120	120	120	120	120	120	120	X				

**BAYVIEW LOAN SERVICING #628000104\*\*\*\*** (4425 PONCE DE LEON, 5TH FLOOR, CORAL GABLES, FL 33146, (800) 457-5105)

Date Opened: 11/01/2004 Balance: \$174,851 Pay Status: Current; Paid or Paying as Agreed  
 Responsibility: Joint Account Date Updated: 01/03/2017 Terms: \$1,304 per month, paid Monthly for 360 months  
 Account Type: Mortgage Account Payment Received: \$4,278  
 Loan Type: CONVENTIONAL REAL ESTATE MTG Last Payment Made: 12/22/2016 Maximum Delinquency of 120 days in 06/2014 and in 03/2015  
 High Balance: \$358,150

	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016
Rating	OK	X	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Rating	OK	OK	OK	30	30	30	OK	30	30	120	120	120
	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014				
Rating	120	120	120	120	120	120	120	X				

**QUANTUM COLLECTIONS #5227\*\*\*\*** (3050 S DURANGO DR STE 105, LAS VEGAS, NV 89117-4411, (702) 633-8000)

Placed for collection: 07/28/2016 Balance: \$60 Pay Status: In Collection  
 Responsibility: Individual Account Date Updated: 01/06/2017  
 Account Type: Open Account Original Amount: \$59  
 Loan Type: COLLECTION AGENCY/ATTORNEY Original Creditor: MEDICAL GRABOW HAND TO SHOULDER CENTER (Medical/Health Care)  
 Past Due: \$60

Remarks: PLACED FOR COLLECTION

Estimated month and year that this item will be removed: 01/2022

**Satisfactory Accounts****CAPITAL ONE BANK USA NA #415417772126\*\*\*\*** (PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070)

Date Opened: 01/13/2016 Date Updated: 01/10/2017 Pay Status: Current; Paid or Paying as Agreed  
 Responsibility: Individual Account Last Payment Made: 01/04/2017 Terms: \$102 per month, paid Monthly  
 Account Type: Revolving Account  
 Loan Type: BUSINESS CREDIT CARD

High Balance: High balance of \$111 from 02/2016 to 02/2016; \$4,932 from 03/2016 to 01/2017

Credit Limit: Credit limit of \$5,000 from 02/2016 to 06/2016; \$7,000 from 07/2016 to 01/2017

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016
Balance	\$4,528	\$4,671	\$4,701	\$1,842	\$1,902	\$1,910	\$1,298	\$1,428	\$3,995	\$3,900	\$4,932	\$111
Scheduled Payment	\$102	\$101	\$89	\$40	\$42	\$37	\$33	\$47	\$134	\$104	\$100	\$15
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

**CHASE CORPORATION #465184676\*\*\*\*** (10750 RANCHO BERNARD, SAN DIEGO, CA 92127, (800) 446-3100)

Date Opened: 05/01/2007 Balance: Pay Status: Unrated  
 Responsibility: Joint Account Date Updated: 11/30/2017 Terms: \$544 per month, paid Monthly for 360 months  
 Account Type: Mortgage Account Last Payment Made: 11/27/2010  
 Loan Type: CONVENTIONAL REAL ESTATE MTG High Balance: \$78,200

**HLS OF NEVADA LLC #95E01972\*\*\*\*** (PO BOX 94703, LAS VEGAS, NV 89193, (702) 248-1003)

Date Opened: 08/23/2013 Balance: \$0 Pay Status: Current; Paid or Paying as Agreed  
 Responsibility: Individual Account Date Updated: 05/14/2014 Terms: \$490 per month, paid Monthly for 61 months  
 Account Type: Installment Account Last Payment Made: 05/14/2014  
 Loan Type: AUTOMOBILE High Balance: \$16,861 Date Closed: 05/14/2014

Remarks: CLOSED

	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	OK	OK	OK	OK	OK	OK	OK

**NAVY FEDERAL CR UN #4300149212\*\*\*\*** (POB 3700, MERRIFIELD, VA 22119-3700, (888) 842-6328)

Date Opened: 05/14/2014 Date Updated: 08/03/2015 Pay Status: Current; Paid or Paying as Agreed  
 Responsibility: Co-Signor on Account Payment Received: \$9,393 Terms: Monthly for 36 months  
 Account Type: Installment Account Last Payment Made: 08/03/2015 Date Closed: 05/03/2015  
 Loan Type: AUTOMOBILE  
 High Balance: High balance of \$13,890 from 07/2014 to 08/2015

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Remarks: CLOSED

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014
Balance	\$0	\$9,389	\$9,258	\$9,683	\$9,554	\$9,430	\$9,747	\$9,631	\$9,502	\$9,374	\$9,693	\$9,563
Scheduled Payment		\$496	\$496	\$496	\$496	\$496	\$496	\$496	\$496	\$496	\$496	\$496
Amount Paid	\$9,393	\$0	\$547	\$0	\$0	\$444	\$0	\$0	\$0	\$444	\$0	\$1,500
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2014	07/2014	06/2014	05/2014
Balance	\$10,928	\$11,147		
Scheduled Payment	\$496	\$496		
Amount Paid	\$367	\$0		
Past Due	\$0	\$0		
Rating	OK	OK	OK	OK

OCWEN LOAN SVCG LLC #35951\*\*\*\* (1661 WORTHINGTON RD, STE 100, WEST PALM BEACH, FL 33409, (561) 682-8000)

Date Opened: 04/19/2007

Balance: \$0

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Joint Account

Date Updated: 07/31/2015

Terms: Monthly for 360 months

Account Type: Mortgage Account

Last Payment Made: 03/27/2015

Date Closed: 07/31/2015

Loan Type: CONVENTIONAL REAL ESTATE MTG

High Balance: \$151,933

Remarks: CLOSED

	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014
Rating	OK	OK	OK	OK	OK	OK	X	X	X	X	X	X

	06/2014	05/2014	04/2014	03/2014	02/2014
Rating	X	X	X	X	X

SELECT PORTFOLIO SVCG #277001612\*\*\*\* (10401 DEERWOOD PARK BV, JACKSONVILLE, FL 32256, (800) 258-8602)

Date Opened: 09/08/2006

Date Updated: 01/19/2016

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Joint Account

Payment Received: \$1,128

Terms: \$564 per month, paid Monthly for

Account Type: Mortgage Account

Last Payment Made: 01/11/2016

432 months

Loan Type: CONVENTIONAL REAL ESTATE MTG

High Balance: High balance of \$182,000 from 02/2015 to 01/2016

Date Closed: 01/19/2016

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Balance	\$0	\$64,378	\$64,468	\$64,468	\$64,647	\$64,738	\$64,829	\$64,913	\$65,000	\$65,000	\$65,088	\$0
Scheduled Payment	\$564	\$564	\$564	\$564	\$564	\$607	\$608	\$587	\$587	\$587	\$587	\$557
Amount Paid	\$1,128	\$578	\$0	\$0	\$1,450	\$372	\$514	\$560	\$0	\$560	\$1,116	\$556
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	DRG/TRL/ TRH	DRG/LMN	DRG/LMN	DRG/LMN	AID/LMN	DRG/LMN	DRG/LMN	DRG/LMN	DRG/LMN	AID/LMN	DRG/LMN	AID/LMN
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014
Rating	X	X	X	X	X	X	X	X

SYNCB/JC PENNEY #600889336247\*\*\*\* (PO BOX 965007, ORLANDO, FL 32896-5007, (866) 227-5213)

Date Opened: 12/19/2014

Date Updated: 12/30/2016

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Last Payment Made: 03/09/2016

Terms: Paid Monthly

Account Type: Revolving Account

Date Paid: 03/09/2016

Loan Type: CHARGE ACCOUNT

High Balance: High balance of \$177 from 12/2014 to 12/2014; \$247 from 01/2015 to 12/2016

Credit Limit: Credit limit of \$400 from 12/2014 to 12/2016

	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$42	\$80
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$39	\$39
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$42	\$40	\$60
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$137	\$190	\$82	\$0	\$0	\$0	\$28	\$33	\$91	\$113	\$160	\$208
Scheduled Payment	\$35	\$30	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Amount Paid	\$56	\$0	\$0	\$0	\$0	\$28	\$28	\$40	\$25	\$50	\$50	\$45
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK



Consumer Credit Report for JORGE ROBERTO HERNANDEZ II

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	12/2014
Balance	\$177
Scheduled Payment	\$25
Amount Paid	\$0
Past Due	\$0
Rating	OK

**SYNCB/LENSCRAFTERS #601918104650\*\*\*\*** (C/O PO BOX 965036, ORLANDO, FL 32896-5036, (866) 396-8254)

Date Opened: 12/29/2016

Date Updated: 01/10/2017

Pay Status: Current: Paid or Paying as Agreed

Responsibility: Individual Account

Terms: \$25 per month, paid Monthly

Account Type: Revolving Account

Loan Type: CHARGE ACCOUNT

High Balance: High balance of \$530 from 12/2016 to 01/2017

Credit Limit: Credit limit of \$1,000 from 12/2016 to 01/2017

	01/2017	12/2016
Balance	\$530	\$530
Scheduled Payment	\$25	\$0
Amount Paid	\$0	\$0
Past Due	\$0	\$0
Rating	OK	OK

**SYNCB/LOWES #798192429219\*\*\*\*** (PO BOX 965005, ORLANDO, FL 32896, (800) 444-1408)

Date Opened: 09/06/2015

Date Updated: 01/03/2017

Pay Status: Current: Paid or Paying as Agreed

Responsibility: Individual Account

Last Payment Made: 12/05/2016

Account Type: Revolving Account

Terms: Paid Monthly

Loan Type: CHARGE ACCOUNT

Date Paid: 12/05/2016

High Balance: High balance of \$5,000 from 09/2015 to 01/2017

Credit Limit: Credit limit of \$5,000 from 09/2015 to 01/2017

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016
Balance	\$0	\$35	\$49	\$298	\$448	\$594	\$880	\$851	\$977	\$1,091	\$1,206	\$1,310
Scheduled Payment		\$35	\$108	\$73	\$73	\$73	\$98	\$73	\$73	\$73	\$73	\$73
Amount Paid		\$150	\$0	\$150	\$150	\$265	\$0	\$130	\$120	\$120	\$110	\$100
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2016	12/2015	11/2015	10/2015	09/2015
Balance	\$1,404	\$1,497	\$4,930	\$4,951	\$5,000
Scheduled Payment	\$73	\$73	\$73	\$73	\$73
Amount Paid	\$100	\$3,452	\$73	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK

**WFFNB/HOME PROJECTS #470500035235\*\*\*\*** (CSCL DSP TM MAC NS235-04/M, P O BOX 14517, DES MOINES, IA 50306, Phone number not available)

Date Opened: 07/13/2016

Date Updated: 12/26/2016

Pay Status: Current: Paid or Paying as Agreed

Responsibility: Individual Account

Payment Received: \$175

Terms: \$202 per month, paid Monthly

Account Type: Revolving Account

Loan Type: CREDIT CARD

High Balance: High balance of \$8,740 from 07/2016 to 12/2016

Credit Limit: Credit limit of \$10,100 from 07/2016 to 12/2016

	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Balance	\$8,139	\$8,239	\$8,363	\$8,488	\$8,615	\$8,740
Scheduled Payment	\$202	\$175	\$175	\$175	\$175	\$175
Amount Paid	\$175	\$175	\$175	\$175	\$175	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK

**Regular Inquiries**

SYNCB (C/O PO BOX 965037, ORLANDO, FL 32896, (866) 419-4096)

Requested On: 12/28/2016

Inquiry Type: Individual

WELLSFARGO FNCL NAT BK (PO BOX 14517, DES MOINES, IA 50306, (800) 642-4720)

Requested On: 07/13/2016

Inquiry Type: Individual

SERVICE FINANCE CO LLC (555 S FEDERAL HIGHWAY, SUITE 200, BOCA RATON, FL 33432, (866) 254-0497)

Requested On: 07/13/2016

Inquiry Type: Individual



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**CAPITAL ONE BANK USA NA** ( PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070 )  
Requested On: 01/08/2016

Inquiry Type: Individual

**SYNCBLOWES PLCC** ( PO BOX 965005, ORLANDO, FL 32896, (800) 444-1408 )  
Requested On: 09/04/2015

Inquiry Type: Individual

**NAVY FEDERAL CREDIT via EQUIFAX MORTGAGE SERVICE** ( 815 EAST GATE DR, SUITE 102, MOUNT LAUREL, NJ 08054, (800) 685-5000 )  
Permissible Purpose: CREDIT TRANSACTION  
Requested On: 03/26/2015

Inquiry Type: Individual

**QUICKEN LOANS INC via CREDCOQUICKEN LOANS** ( 20555 VICTORY PARKWAY, LIVONIA, MI 48152, (800) 523-0233 )  
Permissible Purpose: CREDIT TRANSACTION  
Requested On: 01/26/2015

Inquiry Type: Authorized

**Promotional Inquiries**

**PROSPER/WEBBANK** ( 101 SECOND ST. STE. #1500, SAN FRANCISCO, CA 94105, (866) 615-6319 )  
Requested On: 12/18/2016, 11/14/2016

**CAI LP** ( PO BOX 2358, BEAUMONT, TX 77704, (409) 832-1696 )  
Requested On: 10/12/2016, 03/23/2016

**AMICA INSURANCE** ( POB 6008, PROVIDENCE, RI 02940, (800) 242-6422 )  
Requested On: 08/26/2016, 07/26/2016, 06/26/2016, 02/24/2016

**FREEDOM MORTGAGE CORP.** ( 907 PLEASANT VALLE, MOUNT LAUREL, NJ 08054, (856) 626-2333 )  
Requested On: 02/15/2016

**Account Review Inquiries**

**JORGE HERNANDEZ via KARMATRANSUNION INTERACT** ( 100 CROSS STREET, SAN LUIS OBISPO, CA 93401, (805) 782-8282 )  
Permissible Purpose: CONSUMER REQUEST  
Requested On: 01/16/2017

**218245237 via TRANSUNION INTERACTIVE** ( 100 CROSS STREET 202, SAN LUIS OBISPO, CA 93401, (800) 493-2392 )  
Permissible Purpose: CREDIT MONITORING  
Requested On: 01/06/2017

**SYNCB/LENSCRAFTERS** ( C/O PO BOX 965036, ORLANDO, FL 32896-5036, (866) 396-8254 )  
Requested On: 01/05/2017

**CAPITAL ONE NATIONAL ASSOC** ( PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070 )  
Requested On: 12/09/2016

**SYNCB/LOWES** ( PO BOX 965005, ORLANDO, FL 32896, (800) 444-1408 )  
Requested On: 12/08/2016

**SYNCB/JC PENNEY** ( PO BOX 965007, ORLANDO, FL 32896-5007, (866) 227-5213 )  
Requested On: 12/08/2016

**SYNCBLOWES** ( PO BOX 965005, ORLANDO, FL 32896, (800) 444-1408 )  
Requested On: 11/30/2015, 09/04/2015

**SELECT PORTFOLIO SER via CBCINNSELECT PORTFOLIO** ( 3815 S WEST TEMPLE, SALT LAKE CITY, UT 84115, (801) 293-3807 )  
Permissible Purpose: TO ACQUIRE/SERVICE/INSURE ACCOUNT  
Requested On: 11/25/2015

**FACTACT FREE DISCLOSURE** ( P O BOX 1000, CHESTER, PA 19016, (800) 888-4213 )  
Requested On: 08/22/2015

**DATA VERIFY INC** ( 1400 ELBRIDGE PAYNE RD, CHESTERFIELD, MO 63017, (636) 532-9797 )  
Requested On: 08/07/2015, 03/30/2015

**SOLARCITYCREDIT1 via SOLARCITY** ( 3055 CLEARVIEW WAY, SAN MATEO, CA 94402, (888) 765-2489 )  
Permissible Purpose: CREDIT TRANSACTION  
Requested On: 06/27/2015, 04/03/2015, 03/23/2015

**OPUS CAPITAL MARKETS via CBCINNOPUS CAPITAL MARKE** ( 100 TRISTATE, INTERNATIONAL STE 140, LINCOLNSHIRE, IL 60069, (224) 632-1300 )  
Permissible Purpose: TO ACQUIRE/SERVICE/INSURE ACCOUNT  
Requested On: 03/26/2015

**-End of Credit Report-****Should you wish to contact TransUnion, you may do so,****Online:**To dispute information contained in your credit report, please visit: [www.transunion.com/disputeonline](http://www.transunion.com/disputeonline)For answers to general questions, please visit: [www.transunion.com](http://www.transunion.com)**By Mail:**

TransUnion Consumer Relations

P.O. Box 2000

Chester, PA 19016-2000

**By Phone:**

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

**-Begin Additional Information-****Additional Information**

The following disclosure of information is provided as a courtesy to you. This information is not part of your TransUnion credit report, but may be provided when TransUnion receives an inquiry about you from an authorized party. This additional information can include Special Messages, Possible Office of Foreign Assets Control (OFAC) Name Matches, Inquiry Analysis, and Military Lending Act (MLA) Match information. Any of the previously listed information that pertains to you will be listed below.

**Inquiry Analysis**

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

**SYNCB**

Identifying information they provided:

JORGE HERNANDEZ

700 N 18TH ST

LAS VEGAS, NV 89101-2753

(702) 524-3971

Requested On: 12/28/2016

**-End of Additional Information-**

\*EOD000\*

11/19/2016 11:11:11 AM

## Universal Data Form

AUD Correction Indicator: Update ☐ Delete ☒ Delete due to fraud ☐

Subscriber Name: BayView Loan Servicing LLC

Equifax SC: 402FM53873

Subscriber Address: 4425 Ponce de Leon Boulevard 5th Floor, Miami, FL 33146

Experian SC: 8906123

Innovis SC: 2042362

TU SC: 27DB001

## Consumer Information

Last Name	First Name	Middle Name	Gen.	SSN	DOB
Hernandez	Jorge				05-23-1957
Current Address			City	State	Zip+4
700 N 18th Street			Las Vegas	NV	89101
Previous Last Name	Previous First Name	Previous Middle Name	Previous Gen.		
Previous Address			City	State	Zip+4
Consumer Information Indicator:		ECOA: 2	Phone:		

## Employment Information

Employer Name:	Occupation:		
Current Address	City	State	Zip+4

## Associated Consumer Information

Last Name	First Name	Middle Name	Gen.	SSN	DOB
Hernandez	Maria			530-86-5742	07-24-1956
Current Address			City	State	Zip+4
700 N 18th Street			Las Vegas	NV	89101
Consumer Information Indicator:		ECOA: 2	Phone:		
Last Name	First Name	Middle Name	Gen.	SSN	DOB
Current Address			City	State	Zip+4
Consumer Information Indicator:		ECOA:	Phone:		

## Account Information

Account Number	Date Opened	Current Balance	Amount Past Due	Portfolio Type	Credit Limit	High Credit	Schedule Monthly	SCC	CCC	
6280001043612	05-11-2004			M						
Term Dur./Freq.	Date Closed	Actual Payment	Date of Last Payment	Account Status	Payment Rating	Account Type	Interest Type Indicator	Date of Account Information	FCRA 1 <sup>st</sup> Date of Delinquency	Original Charge-off Amount
/				DA		26		09-13-2017		
Original Creditor Name		Creditor Classification	Mortgage Agency Identifier		Sec. Marketing Agency Id Account #		Specialized Payment Indicator			
Purchased Portfolio or Sold Name		Portfolio Indicator	Deferred Payment Start Date		Balloon Payment Due Date		Balloon Payment Amount			
Mortgage Id #						AUD Control #	86101333			

## Account History

Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2017					-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-	-	-	-

Submitted By: Clark Rushia

Tel#: (305) 341-3685

Date: 09-13-2017

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted.

EXHIBIT 9



## Universal Data Form

AUD Correction Indicator: Update ☐ Delete ☒ Delete due to fraud ☐

Subscriber Name: Bay View Loan Servicing LLC

Equifax SC: 402FM53873

Subscriber Address: 4425 Ponce de Leon Boulevard 5th Floor, Miami, FL 33146

Experian SC: 8906123

Innovis SC: 2042362

TU SC: 27DB001

## Consumer Information

Last Name	First Name	Middle Name	Gen.	SSN	DOB
Hernandez	Jorge				05-23-1957
Current Address	City	State	Zip+4		
1700 Running Creek Dr	North Las Vegas	NV	89031		
Previous Last Name	Previous First Name	Previous Middle Name	Previous Gen.		
Previous Address	City	State	Zip+4		
Consumer Information Indicator:	ECOA: 2	Phone:			

## Employment Information

Employer Name:	Occupation:		
Current Address	City	State	Zip+4

## Associated Consumer Information

Last Name	First Name	Middle Name	Gen.	SSN	DOB
Hernandez	Maria			530-86-5742	07-24-1956
Current Address	City	State	Zip+4		
1700 Running Creek Dr	North Las Vegas	NV	89031		
Consumer Information Indicator:	ECOA: 2	Phone:			
Last Name	First Name	Middle Name	Gen.	SSN	DOB
Current Address	City	State	Zip+4		
Consumer Information Indicator:	ECOA:	Phone:			

## Account Information

Account Number	Date Opened	Current Balance	Amount Past Due	Portfolio Type	Credit Limit	High Credit	Schedule Monthly	SCC	CCC	
6280001043623	11-01-2004			M						
Term Dur./Freq.	Date Closed	Actual Payment	Date of Last Payment	Account Status	Payment Rating	Account Type	Interest Type Indicator	Date of Account Information	FCRA 1 <sup>st</sup> Date of Delinquency	Original Charge-off Amount
/				DA		26		09-13-2017		
Original Creditor Name	Creditor Classification	Mortgage Agency Identifier	Sec. Marketing Agency Id Account #	Specialized Payment Indicator						
Purchased Portfolio or Sold Name	Portfolio Indicator	Deferred Payment Start Date	Balloon Payment Due Date	Balloon Payment Amount						
Mortgage Id #						AUD Control #	86101457			

## Account History

Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2017					-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-	-	-	-

Submitted By: Clark Rushia

Tel#: (305) 341-3685

Date: 09-13-2017

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted.

EXHIBIT 10

## Personal Information

SSN: XXX-XX-3875

You have been on our files since 07/01/1982

Date of Birth: 05/23/1957

**Names Reported:** JORGE ROBERTO HERNANDEZ II, GEORGE R. HERNANDEZ, and JORGE MARIA HERNANDEZ

## Addresses Reported:

Address	Date Reported	Address	Date Reported
700 N 18TH ST, LAS VEGAS, NV 89101-2753	12/19/2014	1700 RUNNING CREEK DR, NORTH LAS VEGAS, NV 89031-5044	12/30/2016
6431 LOS PUEBLOS PL NW, ALBUQUERQUE, NM 87114-4450	08/01/2006	6804 TARPON SPRINGS CT, LAS VEGAS, NV 89131-1777	09/01/2006
2595 S TORREY PINES DR, LAS VEGAS, NV 89146-5136	07/06/2015	899 SIR WINSTON ST, HENDERSON, NV 89052-4959	07/07/2014
3622 SILVERSIDE RD, WILMINGTON, DE 19810-5190	06/05/2014		

## Telephone Numbers Reported:

(702) 524-3971	(702) 526-3417	(702) 394-3855	(714) 335-5082	(505) 383-6905	(702) 524-3417	(949) 813-9196
(702) 395-3855	(702) 383-6905					

## Employment Data Reported:

Employer Name	Date Verified	Location	Position	Date Hired
RETIRED SW GAS	08/21/2013		RETIRED	
SOUTHWEST GAS CO	06/01/2001		SERVICE TECHNICIAN	
SWGAS	01/01/1990			09/01/1989
QUALITY AIR CONDITIONING	12/01/1982	LAS VEGAS, NV	SERV TECH	09/01/1981

## Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

### Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

### Remark Key

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets indicates that this remark is considered adverse.

AJD ACCT INFO DISPUTED BY CONSUMR	DRG DISP INVG COMP-RPT BY GRNTR	LMN LOAN MODIFIED NON GOVT
TRF TRANSFERRED TO ANOTHER OFFICE	TRL TRANSFERRED TO ANOTHER LENDER	

## Adverse Accounts

### QUANTUM COLLECTIONS #5227\*\*\*\* ( 3080 S DURANGO DR STE 105, LAS VEGAS, NV 89117-4411, (702) 633-8000 )

Placed for collection: 07/28/2016	Balance: \$42	Pay Status: In Collection
Responsibility: Individual Account	Date Updated: 08/12/2017	
Account Type: Open Account	Last Payment Made: 06/23/2017	
Loan Type: COLLECTION AGENCY/ATTORNEY	Original Amount: \$59	
	Original Creditor: MEDICAL GRABOW HAND TO SHOULDER CENTER (Medical/Health Care)	
	Past Due: \$42	

Remarks: PLACED FOR COLLECTION

Estimated month and year that this item will be removed: 01/2022

## Satisfactory Accounts

### AMEX DEPARTMENT STORES N #37748151982\*\*\*\* ( PO BOX 8218, MASON, OH 45040, Phone number not available )

Date Opened: 08/13/2017	Balance: \$91	Pay Status: Current; Paid or Paying as Agreed
Responsibility: Individual Account	Date Updated: 09/12/2017	Terms: \$27 per month, paid Monthly
Account Type: Revolving Account	Last Payment Made: 09/03/2017	
Loan Type: CREDIT CARD	High Balance: \$136	
	Credit Limit: \$4,000	

To dispute online go to: <http://transunion.com/disputeonline>

EXHIBIT 11

**BEST BUY/CBNA #426938005064\*\*\*\* (PO BOX 6497, SIOUX FALLS, SD 57117, (888) 574-1301)**

Date Opened: 02/18/2017  
 Responsibility: Individual Account  
 Account Type: Revolving Account  
 Loan Type: CREDIT CARD

Date Updated: 09/23/2017  
 Last Payment Made: 04/03/2017

Pay Status: Current; Paid or Paying as Agreed  
 Terms: Paid Monthly  
 Date Paid: 04/03/2017

High Balance: High balance of \$977 from 02/2017 to 09/2017

Credit Limit: Credit limit of \$2,000 from 02/2017 to 09/2017

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$977
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$27	\$27
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK

**CAPITAL ONE BANK USA NA #415417772126\*\*\*\* (PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070)**

Date Opened: 01/13/2016  
 Responsibility: Individual Account  
 Account Type: Revolving Account  
 Loan Type: BUSINESS CREDIT CARD

Date Updated: 09/09/2017  
 Last Payment Made: 09/06/2017

Pay Status: Current; Paid or Paying as Agreed  
 Terms: \$38 per month, paid Monthly

High Balance: High balance of \$111 from 02/2016 to 02/2016; \$4,932 from 03/2016 to 09/2017

Credit Limit: Credit limit of \$5,000 from 02/2016 to 06/2016; \$7,000 from 07/2016 to 09/2017

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016
Balance	\$3,857	\$3,841	\$638	\$776	\$864	\$950	\$4,341	\$4,432	\$4,528	\$4,671	\$4,701	\$1,84
Scheduled Payment	\$38	\$64	\$17	\$20	\$22	\$68	\$102	\$99	\$102	\$101	\$85	\$4
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016
Balance	\$1,902	\$1,916	\$1,298	\$1,428	\$3,999	\$3,900	\$4,932	\$111
Scheduled Payment	\$42	\$37	\$33	\$47	\$134	\$104	\$100	\$15
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK

**HLS OF NEVADA LLC #95E01972\*\*\*\* (PO BOX 94703, LAS VEGAS, NV 89193, (702) 248-1003)**

Date Opened: 08/23/2013  
 Responsibility: Individual Account  
 Account Type: Installment Account  
 Loan Type: AUTOMOBILE

Balance: \$0  
 Date Updated: 05/14/2014  
 Last Payment Made: 05/14/2014  
 High Balance: \$16,861

Pay Status: Current; Paid or Paying as Agreed  
 Terms: \$490 per month, paid Monthly for 61 months  
 Date Closed: 05/14/2014

Remarks: CLOSED

	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	OK	OK	OK	OK	OK	OK	OK

**NAVY FEDERAL CR UN #4300149212\*\*\*\* (POB 3700, MERRIFIELD, VA 22119-3700, (888) 842-6328)**

Date Opened: 05/14/2014  
 Responsibility: Co-Signor on Account  
 Account Type: Installment Account  
 Loan Type: AUTOMOBILE

Date Updated: 08/03/2015  
 Payment Received: \$9,393  
 Last Payment Made: 08/03/2015

Pay Status: Current; Paid or Paying as Agreed  
 Terms: Monthly for 36 months  
 Date Closed: 08/03/2015

High Balance: High balance of \$13,890 from 03/2015 to 08/2015

Remarks: CLOSED

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014
Balance	\$0	\$9,389	\$9,258	\$9,683	\$9,554	\$9,430						
Scheduled Payment		\$496	\$496	\$496	\$496	\$496						
Amount Paid	\$9,393	\$0	\$547	\$0	\$0	\$444						
Past Due		\$0	\$0	\$0	\$0	\$0						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2014	07/2014	06/2014	05/2014
Rating	OK	OK	OK	OK

**OCWEN LOAN SVCG LLC #35951\*\*\*\* (1661 WORTHINGTON RD, STE 100, WEST PALM BEACH, FL 33409, (561) 682-8000)**

Date Opened: 04/19/2007  
 Responsibility: Joint Account  
 Account Type: Mortgage Account  
 Loan Type: CONVENTIONAL REAL ESTATE MTG  
 Remarks: CLOSED

Balance: \$0  
 Date Updated: 07/31/2015  
 Last Payment Made: 03/27/2015  
 High Balance: \$151,700

Pay Status: Current; Paid or Paying as Agreed  
 Terms: Monthly for 360 months  
 Date Closed: 07/31/2015



	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014
Rating	OK	OK	OK	OK	OK	OK	X	X	X	X	X	X

	06/2014	05/2014	04/2014	03/2014	02/2014
Rating	X	X	X	X	X

**SELECT PORTFOLIO SVCG #277001612\*\*\*\* (10401 DEERWOOD PARK BV, JACKSONVILLE, FL 32256, (800) 258-8602)**

Date Opened: 09/08/2006 Date Updated: 01/19/2016 Pay Status: Current; Paid or Paying as Agreed  
 Responsibility: Joint Account Payment Received: \$1,128 Terms: \$564 per month, paid Monthly for 432 months  
 Account Type: Mortgage Account Last Payment Made: 01/11/2016 Date Closed: 01/19/2016  
 Loan Type: CONVENTIONAL REAL ESTATE MTG  
 High Balance: High balance of \$182,000 from 03/2015 to 01/2016

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Balance	\$0	\$64,378	\$64,468	\$64,468	\$64,647	\$64,736	\$64,825	\$64,913	\$65,000	\$65,000	\$65,088	
Scheduled Payment	\$564	\$564	\$564	\$564	\$564	\$607	\$608	\$587	\$587	\$587	\$587	
Amount Paid	\$1,128	\$579	\$0	\$0	\$1,450	\$372	\$514	\$560	\$0	\$560	\$1,116	
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Remarks	DRG/TRI/TRF	DRG/LMN	DRG/LMN	DRG/LMN	AID/LMN	DRG/LMN	DRG/LMN	DRG/LMN	DRG/LMN	AID/LMN	DRG/LMN	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014
Rating	X	X	X	X	X	X	X	X

**SYNCB/CAR CARE DISC TIRE #650159004546\*\*\*\* (C/O PO BOX 965001, ORLANDO, FL 32896, (866) 657-0376)**

Date Opened: 02/02/2017 Date Updated: 08/31/2017 Pay Status: Current; Paid or Paying as Agreed  
 Responsibility: Individual Account Last Payment Made: 02/07/2017 Terms: Paid Monthly  
 Account Type: Revolving Account Date Paid: 02/07/2017  
 Loan Type: CHARGE ACCOUNT  
 High Balance: High balance of \$775 from 02/2017 to 08/2017  
 Credit Limit: Credit limit of \$1,200 from 02/2017 to 08/2017

	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$775
Past Due		\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK

**SYNCB/JC PENNEY #600889336247\*\*\*\* (PO BOX 965007, ORLANDO, FL 32896-5007, (866) 227-5213)**

Date Opened: 12/19/2014 Date Updated: 08/31/2017 Pay Status: Current; Paid or Paying as Agreed  
 Responsibility: Individual Account Last Payment Made: 03/09/2016 Terms: Paid Monthly  
 Account Type: Revolving Account Date Paid: 03/09/2016  
 Loan Type: CHARGE ACCOUNT  
 High Balance: High balance of \$247 from 03/2015 to 08/2017  
 Credit Limit: Credit limit of \$400 from 03/2015 to 08/2017

	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$42	\$80	\$137	\$190	\$82	\$0
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$39	\$39	\$39	\$30	\$25	\$25
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$42	\$40	\$60	\$54	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Balance	\$0	\$0	\$28	\$53	\$91	\$113			
Scheduled Payment	\$29	\$29	\$29	\$29	\$29	\$29			
Amount Paid	\$0	\$28	\$26	\$40	\$29	\$50			
Past Due	\$0	\$0	\$0	\$0	\$0	\$0			
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

**SYNCB/LENSCRAFTERS #601918104650\*\*\*\* (C/O PO BOX 965036, ORLANDO, FL 32896-5036, (866) 396-0254)**

Date Opened: 12/29/2016 Date Updated: 09/08/2017 Pay Status: Current; Paid or Paying as Agreed  
 Responsibility: Individual Account Last Payment Made: 01/23/2017 Terms: Paid Monthly  
 Account Type: Revolving Account Data Paid: 01/23/2017  
 Loan Type: CHARGE ACCOUNT

High Balance: High balance of \$530 from 12/2016 to 09/2017

Credit Limit: Credit limit of \$1,000 from 12/2016 to 09/2017

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$530	\$530
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$25	\$0
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

**SYNCB/LOWES #798192429219\*\*\*\* (PO BOX 965005, ORLANDO, FL 32896, (800) 444-1408)**

Date Opened: 09/06/2015 Date Updated: 09/22/2017 Pay Status: Current; Paid or Paying as Agreed  
 Responsibility: Individual Account Last Payment Made: 12/05/2016 Terms: Paid Monthly  
 Account Type: Revolving Account Data Paid: 12/05/2016  
 Loan Type: CHARGE ACCOUNT

High Balance: High balance of \$5,000 from 09/2015 to 09/2017

Credit Limit: Credit limit of \$5,000 from 09/2015 to 09/2017

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$39	\$149	\$29
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$35	\$108	\$7
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$150	\$0	\$15
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015
Balance	\$449	\$594	\$880	\$851	\$977	\$1,091	\$1,208	\$1,310	\$1,404	\$1,497	\$4,930	\$4,95
Scheduled Payment	\$73	\$73	\$98	\$73	\$73	\$73	\$73	\$73	\$73	\$73	\$74	\$7
Amount Paid	\$150	\$265	\$0	\$130	\$120	\$120	\$110	\$100	\$100	\$3,452	\$73	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2015
Balance	\$5,000
Scheduled Payment	\$73
Amount Paid	\$0
Past Due	\$0
Rating	OK

**Wells Fargo Financial Na #577442116623\*\*\*\* (CSCL DSP TM MAC N8235-04M, POB 14517, DES MOINES, IA 50306, Phone number not available)**

Date Opened: 07/13/2016 Date Updated: 08/25/2017 Pay Status: Current; Paid or Paying as Agreed  
 Responsibility: Individual Account Payment Received: \$175 Terms: \$175 per month, paid Monthly  
 Account Type: Revolving Account Last Payment Made: 08/08/2017  
 Loan Type: CHARGE ACCOUNT

High Balance: High balance of \$8,740 from 07/2016 to 08/2017

Credit Limit: Credit limit of \$10,100 from 07/2016 to 08/2017

	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$6,873	\$7,009	\$7,143	\$7,489	\$7,408	\$7,541	\$7,847	\$7,980	\$8,139	\$8,239	\$8,363	\$8,488
Scheduled Payment	\$175	\$175	\$175	\$212	\$175	\$175	\$175	\$175	\$202	\$175	\$175	\$175
Amount Paid	\$175	\$175	\$387	\$0	\$175	\$350	\$175	\$202	\$175	\$175	\$175	\$175
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2016	07/2016
Balance	\$8,615	\$8,740
Scheduled Payment	\$175	\$175
Amount Paid	\$175	\$0
Past Due	\$0	\$0
Rating	OK	OK

## Regular Inquiries

**SYNCB** ( CO PO BOX 965037, ORLANDO, FL 32896, (866) 419-4096 )  
Requested On: 12/28/2016

Inquiry Type: Individual

**WELLSFARGO FNCL NAT BK** ( PO BOX 14517, DES MOINES, IA 50306, (800) 642-4720 )  
Requested On: 07/13/2016

Inquiry Type: Individual

**SERVICE FINANCE CO LLC** ( 555 S FEDERAL HIGHWAY, SUITE 200, BOCA RATON, FL 33432, (866) 254-0497 )  
Requested On: 07/13/2016

Inquiry Type: Individual

**CAPITAL ONE BANK USA NA** ( PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070 )  
Requested On: 01/08/2016

Inquiry Type: Individual

## Promotional Inquiries

**PROSPER/WEBBANK** ( 101 SECOND ST. STE. #1500, SAN FRANCISCO, CA 94105, (866) 615-6319 )  
Requested On: 08/21/2017, 05/28/2017, 04/28/2017, 03/25/2017, 02/28/2017, 12/18/2016, 11/14/2016

**LENDING CLUB** ( 370 CONVENTION WAY, REDWOOD CITY, CA 94063, (800) 964-7937 )  
Requested On: 08/18/2017, 02/06/2017

**CREDITPLUS/QUICKEN LOANS** ( 2705 BUNKER LAKE BLVD 203-206, ANDOVER, MN 55304, (763) 755-4400 )  
Requested On: 06/24/2017, 05/17/2017

**FREEDOM MORTGAGE CORP.** ( 907 PLEASANT VALLE, MOUNT LAUREL, NJ 08054, (856) 626-2333 )  
Requested On: 06/05/2017, 04/15/2017

**CAI LP** ( PO BOX 2358, BEAUMONT, TX 77704, (409) 832-1696 )  
Requested On: 10/12/2016

## Account Review Inquiries

**FACTACT FREE DISCLOSURE** ( P O BOX 1000, CHESTER, PA 19016, (800) 888-4213 )  
Requested On: 09/27/2017

**JORGE HERNANDEZ via KARMATRANSUNION INTERACT** ( 100 CROSS STREET, SAN LUIS OBISP, CA 93401, (805) 782-8282 )  
Permissible Purpose: CONSUMER REQUEST  
Requested On: 09/25/2017

**NATIONSTAR MORTGAGE LLC** ( 8950 CYPRESS WATERS BLVD, DALLAS, TX 75063, (888) 480-2432 )  
Requested On: 09/15/2017

**TRANSUNION CONSUMER INTE** ( 100 CROSS STREET, SAN LUIS OBISP, CA 93401, (805) 782-8282 )  
Requested On: 09/14/2017

**218245237 via TRANSUNION INTERACTIVE** ( 100 CROSS STREET 202, SAN LUIS OBISPO, CA 93401, (800) 493-2392 )  
Permissible Purpose: CREDIT MONITORING  
Requested On: 09/13/2017

**SYNCB/LENSCRAFTERS** ( C/O PO BOX 965036, ORLANDO, FL 32896-5036, (866) 396-8254 )  
Requested On: 09/11/2017

**SYNCB/LOWES** ( PO BOX 965005, ORLANDO, FL 32896, (800) 444-1408 )  
Requested On: 09/11/2017

**SYNCB/JC PENNEY** ( PO BOX 965007, ORLANDO, FL 32896-5007, (866) 227-5213 )  
Requested On: 09/11/2017

**SYNCB/CAR CARE DISC TIRE** ( C/O PO BOX 965001, ORLANDO, FL 32896, (866) 657-0376 )  
Requested On: 09/11/2017

**TRANSUNION CONSUMER INTE** ( 760 MARKET STREET 10TH FLOOR, SAN FRANCISCO, CA 94102, (800) 934-4031 )  
Requested On: 08/09/2017

**RUSHMORE LOAN MANAGEMENT** ( 7515 IRVINE CENTER DR, IRVINE, CA 92618, (888) 504-6700 )  
Permissible Purpose: ACCOUNT REVIEW  
Requested On: 06/29/2017, 03/27/2017

**SYNCB/DISCOUNT TIRE** ( C/O PO BOX 965036, ORLANDO, FL 32896-5036, (800) 250-5411 )  
Requested On: 03/09/2017

**CAPITAL ONE, N.A.** (PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070)  
Requested On: 01/09/2017

**SYNCBLOWES** (PO BOX 965005, ORLANDO, FL 32896, (800) 444-1408)  
Requested On: 11/30/2015

**SELECT PORTFOLIO SER via CBCINNSELECT PORTFOLIO** (3815 S WEST TEMPLE, SALT LAKE CITY, UT 84115, (801) 293-3807)  
Permissible Purpose: TO ACQUIRE/SERVICE/INSURE ACCOUNT  
Requested On: 11/25/2015

## **Should you wish to contact TransUnion, you may do so,**

### **Online:**

To dispute information contained in your credit report, please visit: [www.transunion.com/disputeonline](http://www.transunion.com/disputeonline)  
For answers to general questions, please visit: [www.transunion.com](http://www.transunion.com)

### **By Mail:**

TransUnion Consumer Relations  
P.O. Box 2000  
Chester, PA 19016-2000

### **By Phone:**

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

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## Personal Information

You have been on our files since 10/11/2011

SSN: XXX-XX-3875

Date of Birth: 12/24/1982

Names Reported: JORGE RUJILLO HERNANDEZ II and JORGE R. HERNANDEZ

## Addresses Reported:

Address	Date Reported	Address	Date Reported
700 N 18TH ST, LAS VEGAS, NV 89101-2753	10/07/2011	2916 VIGILANTE CT, NORTH LAS VEGAS, NV 89081-6401	12/31/2014
701 N 13TH ST, LAS VEGAS, NV 89101-2766	04/14/2014	701 N 13TH ST APT 402, LAS VEGAS, NV 89101-2770	02/08/2014

## Telephone Numbers Reported:

(702) 524-3971 (702) 526-3417 (702) 395-3855

## Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

### Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

## Adverse Accounts

Both Trade & J.C.

### AMERICAN ENTERPRISES #3026\*\*\*\* (P O BOX 610, GERMANTOWN, WI 53022, (800) 242-6167)

Date Opened: 04/09/2013  
Responsibility: Joint Account  
Account Type: Installment Account  
Loan Type: INSTALLMENT SALES CONTRACT

Date Updated: 05/26/2015  
Last Payment Made: 05/26/2015

Pay Status: Account 30 Days Past Due Date  
Terms: \$157 per month, paid Monthly for 24 months  
Date Closed: 05/26/2015  
Maximum Delinquency of 30 days in 05/2015

High Balance: High balance of \$3,780 from 03/2015 to 05/2015

Remarks: CLOSED

Estimated month and year that this item will be removed: 04/2022

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014
Balance	\$0	\$135	\$292									
Scheduled Payment	\$157	\$157	\$157									
Amount Paid		\$157	\$157									
Past Due		\$0	\$0									
Rating	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2013											
Rating	OK											

## Satisfactory Accounts

Jorge's M17

### CHASE/BANK ONE CARD SERV #414740019945\*\*\*\* (PO BOX 15298, WILMINGTON, DE 19850, (800) 432-3117)

Date Opened: 08/22/2017  
Responsibility: Individual Account  
Account Type: Revolving Account  
Loan Type: FLEXIBLE SPENDING CREDIT CARD

Balance: \$0  
Date Updated: 09/13/2017  
High Balance: \$0  
Credit Limit: \$4,000

Pay Status: Current; Paid or Paying as Agreed  
Terms: Paid Monthly

## Promotional Inquiries

OPORTUN INC/PROGRESO FIN (2801 NETWORK BLVD, SUITE 100, FRISCO, TX 75034, (866) 488-6090)

Requested On: 10/24/2016

EXHIBIT 12

**Account Review Inquiries****CAPITAL ONE, N.A.** ( PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070 )

Requested On: 09/09/2017

**TRANSUNION CONSUMER INTE** ( 760 MARKET STREET 10TH FLOOR, SAN FRANCISCO, CA 94102, (800) 934-4031 )

Requested On: 01/30/2017

**NATIONSTAR MORTGAGE LLC** ( 8950 CYPRESS WATERS BLVD, DALLAS, TX 75063, (888) 480-2432 )

Requested On: 01/16/2017

**FACTACT FREE DISCLOSURE** ( P O BOX 1000, CHESTER, PA 19016, (800) 888-4213 )

Requested On: 11/15/2016

**Should you wish to contact TransUnion, you may do so,****Online:**To dispute information contained in your credit report, please visit: [www.transunion.com/disputeonline](http://www.transunion.com/disputeonline)For answers to general questions, please visit: [www.transunion.com](http://www.transunion.com)**By Mail:**

TransUnion Consumer Relations

P.O. Box 2000

Chester, PA 19016-2000

**By Phone:**

(800) 916-8800

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For all correspondence, please have your TransUnion file number available (located at the top of this report).

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06/25/2018

TransUnion. 

\*\*\* 35m115527-015 \*\*\*

JORGE TRUJILLO HERNANDEZ II

The following is an additional credit report for this consumer.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaq5>.

P 8J536 013u0941-015755 11/1b

## Personal Information

SSN: XXX-XX-3875

You have been on our files since 10/11/2011

Date of Birth: 12/24/1981

Names Reported: JORGE TRUJILLO HERNANDEZ II and JORGE R. III HERNANDEZ

## Addresses Reported:

Address	Date Reported	Address	Date Reported
700 N 11TH ST, LAS VEGAS, NV 89101-2753	10/07/2011	2916 VIGILANTE CT, NORTH LAS VEGAS, NV 89081-6401	12/31/2014
701 N 11TH ST, LAS VEGAS, NV 89101-2766	04/14/2014	701 N 11TH ST APT 402, LAS VEGAS, NV 89101-2770	02/08/2014

## Telephone Numbers Reported:

(702) 524-1971 (702) 526-3417 (702) 395-3855

## Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

### Rating Key

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N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

## Adverse Accounts

AMERICAN ENTERPRISES #3026\*\*\*\* (P.O. BOX 610, GERMANTOWN, WI 53022, (800) 242-6167)

Date Opened: 04/07/2013	Balance: \$0	Pay Status: Account 10 Days Past Due Date
Responsibility: Joint Account	Date Updated: 05/26/2015	Terms: \$157 per month, paid Monthly for 24 months
Account Type: Installment Account	Last Payment Made: 05/26/2015	Date Closed: 05/26/2015
Loan Type: INSTALLMENT SALES (CENTRAL)	High Balance: \$1,730	Maximum Delinquency of 30 days in 05/2015

Remarks: CLOSED

Estimated month and year that this item will be removed: 06/2022

	01/2015	02/2015	03/2015	04/2015	05/2015	06/2015	07/2015	08/2015	09/2015	10/2015	11/2015	12/2015	01/2016	02/2016	03/2016	04/2016	05/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

## Satisfactory Accounts

CHASE/BANK ONE CARD SERV #414740019945\*\*\*\* (P.O. BOX 1529A, WILLIAMSON, DE 19850, (800) 432-3117)

Date Opened: 08/22/2017	Date Updated: 06/13/2018	Pay Status: Current; Paid or Paying as Agreed
Responsibility: Individual Account	Last Payment Made: 06/05/2018	Terms: \$25 per month, paid Monthly
Account Type: Revolving Account		
Loan Type: FLEXIBLE SPENDING CREDIT CARD		

High Balance: high balance of \$0 from 09/2017 to 09/2017; \$2,182 from 10/2017 to 10/2017; \$2,573 from 11/2017 to 06/2018  
 Credit Limit: Credit Limit of \$4,000 from 09/2017 to 11/2017; \$5,000 from 12/2017 to 06/2018

	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017
Balance	\$79	\$114	\$159	\$8	\$57	\$1,880	\$1,909	\$2,007	\$2,182	\$0
Scheduled Payment	\$25	\$25	\$25	\$8	\$26	\$52	\$52	\$53	\$75	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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**CURACAO ( 1605 W OLYMPIC BLVD, LOS ANGELES, CA 90015-3808, (877) 287-2226 )**

1. *Journal of the American Medical Association*, 1997; 278: 1039-1044.

**CAPITAL ONE, N.A. ( 10700 CAPITAL ONE WAY, RICHMOND, VA 23060, (800) 955-7070 )**  
 Requested On: 01/02/2014

**FACTACT FREE DISCLOSURE (P O BOX 1000, CHESTER, PA 19016, (800) 916-8800)**

**Should you wish to contact TransUnion, you may do so.**

**Galton**

To dispute information contained in your credit report, please visit: [www.transunion.com/disputeonline](http://www.transunion.com/disputeonline)  
for answers to general questions, please visit: [www.transunion.com](http://www.transunion.com)

**By Mark**

**TransUnion Consumer Relations**  
P.O. Box 2000  
Chester, PA 19016-2000

### By Phone:

**(800) 916-8800**

**You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.**

**For all correspondence, please have your TransUnion file number available (located at the top of this report).**

# THE UNIVERSITY OF CHICAGO

உறுதிப்படுத்தப்பட்டது: 2023-09-20 10:30:00

## Personal Information

SSN: XXX XX-3875

You have been on our files since 07/03/1987

Date of Birth: 05/27/1957

Names Reported: JORGE ROBERTO HERNANDEZ II, GEORGE R. HERNANDEZ, and JORGE MARIA HERNANDEZ

## Addresses Reported:

Address	Date Reported	Address	Date Reported
7600 N. 38TH ST, LAS VEGAS, NV 89101-2753	12/19/2014	1700 RUNNING CREEK DR, NORTH LAS VEGAS, NV 89031-5044	12/30/2016
6431 LOS PUEBLOS PL NW, ALHAMBRA, NM 87124-4450	08/01/2006	6804 TARPON SPRINGS CT, LAS VEGAS, NV 89111-1777	09/01/2006
2595 S TORREY PINES DR, LAS VEGAS, NV 89146-5136	07/06/2015	899 SIR WINSTON ST, HENDERSON, NV 89052-6959	07/07/2014
1627 SILVERSIDE RD, WILMINGTON, DE 19810-5190	06/05/2014		

## Telephone Numbers Reported:

(702) 524-3971	(702) 576-3417	(702) 394-1855	(505) 383-6905	(702) 439-3971	(702) 524-3417	(909) 811-9196
(702) 355-1655	(702) 381-6505	(714) 335-5087				

## Employment Data Reported:

Employer Name	Date Verified	Location	Position	Date Hired
RETIRED SW GAS	05/21/2013		RETIRED	
SOUTHWEST GAS CO	06/01/2001		SERVICE TECHNICIAN	
SW GAS	01/01/1990			08/01/1989
QUALITY AIR CONDITIONING	12/01/1982	LAS VEGAS, NV	SERV TECH	08/01/1981

## Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

### Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

### Remark Key

Additionally, some creditors may note your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets [ ] indicates that this remark is considered adverse.

DRG DISPUTING COMP RPT BY GRNTR  
 LMM LOAN MODIFIED NON GOVT  
 TRL TRANSFERRED TO ANOTHER LENDER  
 TRF TRANSFERRED TO ANOTHER OFFICE

## Satisfactory Accounts

AMEX DEPARTMENT STORES N #37748151982\*\*\*\* (PO BOX 8218, MASTON, OH 43040, Phone number not available)

Date Opened: 08/13/2017	Date Updated: 06/12/2018	Pay Status: Current; Paid or Paying as Agreed
Responsibility: Individual Account	Last Payment Made: 07/03/2018	Terms: Paid Monthly
Account Type: Revolving Account		Date Paid: 07/03/2018
Loan Type: CREDIT CARD		

High Balance: High balance of \$136 from 09/2017 to 09/2017; \$193 from 10/2017 to 06/2018

Credit Limit: Credit limit of \$4,000 from 09/2017 to 06/2018

	05/2018	05/2018	06/2018	07/2018	08/2018	01/2018	12/2017	11/2017	10/2017	09/2017
Balance	\$0	\$0	\$0	\$0	\$0	\$15	\$4	\$59	\$144	\$91
Scheduled Payment		\$0	\$0	\$0	\$0	\$27	\$2	\$27	\$27	\$27
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

BEST BUY/CBNA #47693H005064\*\*\*\* (PO BOX 6497, SIOUX FALLS, SD 57117, (605) 574-1301)

Date Opened: 07/18/2017	Date Updated: 05/25/2018	Pay Status: Current; Paid or Paying as Agreed
Responsibility: Individual Account	Last Payment Made: 03/03/2018	Terms: Paid Monthly
Account Type: Revolving Account		Date Paid: 03/03/2018
Loan Type: CREDIT CARD		

To dispute online go to: <http://transunion.com/disputeonline>

P 6,986 003 00941 015747 03/18

Consumer Credit Report for JORGE ROBERTO HERNANDEZ II

File Number: 356115597 Date Issued: 06/25/2018

High Balance: High balance of \$977 from 02/2017 to 09/2017; \$1,005 from 10/2017 to 11/2017; \$1,017 from 12/2017 to 12/2017; \$1,517 from 01/2018 to 05/2018

Credit Limit: Credit limit of \$2,000 from 02/2017 to 12/2017; \$2,800 from 01/2018 to 05/2018

	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Balance	\$0	\$0	\$0	\$33	\$1,483	\$1,017	\$714	\$898	\$0	\$0	\$0	\$0
Scheduled		\$0	\$0	\$27	\$41	\$27	\$27	\$27	\$0	\$0	\$0	\$0
Payment												
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2017	04/2017	03/2017	02/2017
Balance	\$0	\$0	\$500	\$977
Scheduled	\$0	\$0	\$27	\$27
Payment				
Amount Paid	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK

CAPITAL ONE BANK USA NA #415417772176\*\*\*\* (10700 Capital One Way, Richmond, VA 23060, (800) 955-7070)

Date Opened: 01/13/2016

Date Updated: 06/09/2018

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Last Payment Made: 06/04/2018

Terms: \$32 per month, paid Monthly

Account Type: Revolving Account

Loan Type: BUSINESS CREDIT CARD

High Balance: High balance of \$1111 from 02/2016 to 02/2016; \$4,932 from 03/2016 to 06/2018

Credit Limit: Credit limit of \$5,000 from 02/2016 to 06/2016; \$7,000 from 07/2016 to 03/2018; \$10,000 from 04/2018 to 06/2018

	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017
Balance	\$1,221	\$1,330	\$1,409	\$1,467	\$91	\$3,204	\$3,319	\$3,426	\$3,880	\$3,857	\$3,842	\$63
Scheduled	\$32	\$34	\$30	\$15	\$33	\$71	\$72	\$79	\$83	\$38	\$64	\$1
Payment												
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Balance	\$776	\$864	\$950	\$4,341	\$4,432	\$4,528	\$4,671	\$4,701	\$1,842	\$1,902	\$1,916	\$1,29
Scheduled	\$20	\$22	\$68	\$102	\$99	\$102	\$101	\$85	\$40	\$42	\$37	\$3
Payment												
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016
Balance	\$1,428	\$3,999	\$3,900	\$4,932	\$111
Scheduled	\$47	\$134	\$104	\$100	\$15
Payment					
Amount Paid	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK

HLS OF NEVADA LLC #95E01972\*\*\*\* (P O BOX 94701, LAS VEGAS, NV 89193, (702) 248-1003)

Date Opened: 08/23/2013

Balance: \$0

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Date Updated: 05/14/2014

Terms: \$490 per month, paid Monthly fo

Account Type: AUTOMOBILE

Last Payment Made: 05/14/2014

61 months

Loan Type: AUTOMOBILE

High Balance: \$16,861

Date Closed: 05/14/2014

Remarks: CLOSED

	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	OK	OK	OK	OK	OK	OK	OK

LENDING CLUB CORPORATION #12765\*\*\*\* (21 STEVENSON, SUITE 300, SAN FRANCISCO, CA 94105, (888) 596-3157)

Date Opened: 02/01/2018

Date Updated: 05/16/2018

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Payment Received: \$245

Terms: \$245 per month, paid Monthly fo

Account Type: Installment Account

Last Payment Made: 05/01/2018

36 months

Loan Type: UNSECURED

High Balance: High balance of \$7,500 from 03/2018 to 05/2018

	05/2018	04/2018	03/2018
Balance	\$4,904	\$7,104	\$7,323
Scheduled	\$245	\$245	\$245
Payment			
Amount Paid	\$245	\$245	\$245
Past Due	\$0	\$0	\$0
Rating	OK	OK	OK

To dispute online go to: <http://transunion.com/disputeonline>

**NAVY FEDERAL CR UN #4300149212\*\*\*\* (POB 3700, MERRIFIELD, VA 22119-3700, (866) 842-6378)**

Date Opened: 05/14/2014  
 Responsibility: Co-Signor on Account  
 Account Type: Installment Account  
 Loan Type: AUTOMOBILE

Balance: \$0  
 Date Updated: 02/03/2015  
 Payment Received: \$9,393  
 Last Payment Made: 02/03/2015  
 High Balance: \$13,890

Pay Status: Current; Paid or Paying as Agreed  
 Terms: Monthly for 36 months  
 Date Closed: 02/03/2015

Remarks: CLOSED

	07/2015	08/2015	09/2015	10/2015	11/2015	12/2015	01/2016	02/2016	03/2016	04/2016	05/2016	06/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	07/2014	08/2014	09/2014	10/2014	11/2014	12/2014	01/2015	02/2015	03/2015	04/2015	05/2015	06/2015	07/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

**OCWEN LOAN SVCG LLC #35951\*\*\*\* (1661 WORTHINGTON RD, STE 100, WEST PALM BEACH, FL 33409, (561) 642-8000)**

Date Opened: 04/19/2007  
 Responsibility: Joint Account  
 Account Type: Mortgage Account  
 Loan Type: CONVENTIONAL REAL ESTATE MTG

Balance: \$0  
 Date Updated: 07/31/2015  
 Last Payment Made: 07/31/2015  
 High Balance: \$151,700

Pay Status: Current; Paid or Paying as Agreed  
 Terms: Monthly for 360 months  
 Date Closed: 07/31/2015

Remarks: CLOSED

	04/2015	05/2015	06/2015	07/2015	08/2015	09/2015	10/2015	11/2015	12/2015	01/2016	02/2016	03/2016	04/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2014	06/2014	07/2014	08/2014	09/2014	10/2014	11/2014	12/2014	01/2015	02/2015	03/2015	04/2015	05/2015
Rating	X	X	X	X	X	X	X	X	X	X	X	X	X

**SELECT PORTFOLIO SVCG #277001612\*\*\*\* (10401 DEERWOOD PARK BV, JACKSONVILLE, FL 32256, (800) 258-8602)**

Date Opened: 09/03/2006  
 Responsibility: Joint Account  
 Account Type: Mortgage Account  
 Loan Type: CONVENTIONAL REAL ESTATE MTG

Date Updated: 01/19/2016  
 Payment Received: \$1,128  
 Last Payment Made: 01/11/2016

Pay Status: Current; Paid or Paying as Agreed  
 Terms: \$564 per month, paid Monthly for 432 months  
 Date Closed: 01/19/2016

High Balance: High balance of \$182,000 from 12/2015 to 01/2016

	01/2016	02/2016	03/2016	04/2016	05/2016	06/2016	07/2016	08/2016	09/2016	10/2016	11/2016	12/2016	01/2017
Balance	\$0	\$44,178											
Scheduled Payment	\$544	\$564											
Amount Paid	\$1,128	\$179											
Past Due	\$0	\$0											
Remarks	URG/TNL TR	URG/LMH											
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2015	02/2015	03/2015	04/2015	05/2015	06/2015	07/2015	08/2015	09/2015	10/2015	11/2015	12/2015	01/2016
Rating	X	X	X	X	X	X	X	X	X	X	X	X	X

**SUNTRUST/THD #549269316619\*\*\*\* (1797 NE EXPRESSWAY, ATLANTA, GA 30329, (866) 936-0605)**

Date Opened: 03/28/2018  
 Responsibility: Individual Account  
 Account Type: Installment Account  
 Loan Type: UNSECURED

Balance: \$7,424  
 Date Updated: 05/31/2018  
 Payment Received: \$100  
 Last Payment Made: 05/21/2018  
 High Balance: \$7,457

Pay Status: Current; Paid or Paying as Agreed  
 Terms: \$50 per month, paid Monthly for 84 months

	04/2018
Rating	OK

**SYNCR/CAR CARE DISC TIRE #650159004546\*\*\*\* (C/O PO BOX 965001, ORLANDO, FL 32896, (866) 657-0376)**

Date Opened: 02/02/2017  
 Responsibility: Individual Account  
 Account Type: Revolving Account  
 Loan Type: CHARGE ACCOUNT

Date Updated: 05/31/2018  
 Last Payment Made: 02/07/2017

Pay Status: Current; Paid or Paying as Agreed  
 Terms: Paid Monthly  
 Date Paid: 02/07/2017

High Balance: High balance of \$775 from 02/2017 to 05/2018

Credit Limit: Credit limit of \$1,200 from 02/2017 to 05/2018

	05/2018	06/2018	07/2018	08/2018	09/2018	10/2018	11/2018	12/2018	01/2019	02/2019	03/2019	04/2019	05/2019
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

To dispute online go to: <http://transunion.com/disputeonline>

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	05/2017	06/2017	07/2017	08/2017
Balance	\$0	\$0	\$0	\$0
Scheduled	\$0	\$0	\$0	\$0
Payment				
Amount Paid	\$0	\$0	\$0	\$775
Past Due	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK

**SYNCR/JC PENNEY #600889336247\*\*\*\*** (PO BOX 965007, ORLANDO, FL 32896-5007, (866) 227-5213)

Date Opened: 12/19/2014

Date Updated: 05/31/2018

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Last Payment Made: 03/09/2016

Terms: Paid Monthly

Account Type: Revolving Account

Date Paid: 03/09/2016

Loan Type: CHARGE ACCOUNT

High Balance: High balance of \$247 from 12/2015 to 05/2018

Credit Limit: Credit limit of \$400 from 12/2015 to 05/2018

	05/2018	06/2018	07/2018	08/2018	09/2018	10/2018	11/2018	12/2018	01/2019	02/2019	03/2019	04/2019	05/2019
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Payment													
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2017	06/2017	07/2017	08/2017	09/2017	10/2017	11/2017	12/2017	01/2018	02/2018	03/2018	04/2018	05/2018
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Payment													
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2016	06/2016	07/2016	08/2016	09/2016	10/2016	11/2016	12/2016	01/2017	02/2017	03/2017	04/2017	05/2017
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Payment													
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2015	06/2015	07/2015	08/2015	09/2015	10/2015	11/2015	12/2015	01/2016	02/2016	03/2016	04/2016	05/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Payment													
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

**SYNCR/LENSCRAFTERS #601918104650\*\*\*\*** (C/O PO BOX 965036, ORLANDO, FL 32896-5036, (866) 396-8254)

Date Opened: 12/29/2016

Date Updated: 06/08/2018

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Last Payment Made: 04/01/2018

Terms: Paid Monthly

Account Type: Revolving Account

Date Paid: 04/01/2018

Loan Type: CHARGE ACCOUNT

High Balance: High balance of \$530 from 12/2016 to 10/2017; \$737 from 11/2017 to 11/2017; \$763 from 12/2017 to 06/2018

Credit Limit: Credit limit of \$1,000 from 12/2016 to 01/2018; \$3,000 from 02/2018 to 06/2018

	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Balance	\$0	\$0	\$0	\$287	\$187	\$263	\$487	\$737	\$0	\$0	\$0	\$0	\$0
Scheduled	\$0	\$0	\$0	\$75	\$25	\$32	\$79	\$26	\$0	\$0	\$0	\$0	\$0
Payment													
Amount Paid		\$0	\$287	\$100	\$750	\$50	\$50	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$530	\$530
Scheduled	\$0	\$0	\$0	\$0	\$0	\$75	\$0
Payment							
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK

**SYNCR/LOWES #798192429219\*\*\*\*** (PO BOX 965005, ORLANDO, FL 32896, (800) 444-1408)

Date Opened: 09/06/2015

Date Updated: 06/22/2018

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Last Payment Made: 12/05/2016

Terms: \$25 per month, paid Monthly

Account Type: Revolving Account

Loan Type: CHARGE ACCOUNT

High Balance: High balance of \$5,000 from 12/2015 to 06/2018

Credit Limit: Credit limit of \$5,000 from 12/2015 to 06/2018

To dispute online go to: <http://transunion.com/disputeonline>

Consumer Credit Report for JORGE ROBERTO HERNANDEZ II

File Number: 156115597 Date issued: 06/25/2018

	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017
Balance	\$68	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled	\$75	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Payment												
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$19	\$149	\$798	\$448	\$194	\$680
Scheduled	\$0	\$0	\$0	\$0	\$0	\$0	\$33	\$108	\$73	\$73	\$73	\$98
Payment												
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$150	\$0	\$150	\$150	\$265	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015		
Balance	\$811	\$977	\$1,091	\$1,208	\$1,310	\$1,404	\$1,497					
Scheduled	\$73	\$73	\$73	\$73	\$73	\$73	\$73					
Payment												
Amount Paid	\$130	\$120	\$120	\$110	\$100	\$100	\$3,452					
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0					
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]

**THE HOME DEPOT/CBNA #603532088911\*\*\*\* (PO BOX 6497, SIOUX FALLS, SD 57117-6497, (800) 677-0232)**

Date Opened: 03/26/2018

Date Updated: 05/30/2018

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Last Payment Made: 05/21/2018

Terms: \$74 per month, paid Monthly

Account Type: Revolving Account

Loan Type: CHARGE ACCOUNT

High Balance: High balance of \$1,009 from 03/2018 to 03/2018; \$7,600 from 04/2018 to 05/2018

Credit Limit: Credit limit of \$7,500 from 03/2018 to 05/2018

	05/2018	04/2018	03/2018
Balance	\$7,399	\$7,500	\$1,009
Scheduled	\$74	\$107	\$77
Payment			
Amount Paid		\$0	\$0
Past Due		\$0	\$0
Rating	[OK]	[OK]	[OK]

**WF/FLOORING SOLUTIONS #577442116623\*\*\*\* (PO BOX 14517, DES MOINES, IA 50306, (877) 302-6157)**

Date Opened: 07/13/2016

Date Updated: 05/25/2018

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Payment Received: \$175

Terms: \$175 per month, paid Monthly

Account Type: Revolving Account

Last Payment Made: 05/04/2018

Loan Type: CHARGE ACCOUNT

High Balance: High balance of \$8,740 from 07/2016 to 05/2018

Credit Limit: Credit limit of \$10,100 from 07/2016 to 05/2018

	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Balance	\$5,619	\$5,762	\$5,904	\$6,044	\$6,187	\$6,325	\$6,462	\$6,601	\$6,737	\$6,873	\$7,009	\$7,142
Scheduled	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175
Payment												
Amount Paid	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$187
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	
Balance	\$7,489	\$7,608	\$7,741	\$7,847	\$7,980	\$8,119	\$8,235	\$8,363	\$8,488	\$8,615	\$8,740	
Scheduled	\$212	\$175	\$175	\$175	\$175	\$202	\$175	\$175	\$175	\$175	\$175	
Payment												
Amount Paid	\$0	\$175	\$150	\$175	\$202	\$175	\$175	\$175	\$175	\$175	\$0	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	

**Regular Inquiries**

LENDING CLUB (71 STEVENSON STREET, SUITE 300, SAN FRANCISCO, CA 94105, (888) 596-3157)

Requested On: 02/02/2018

Inquiry Type: Individual

SYNCS (CO PO BOX 945037, ORLANDO, FL 32896, (866) 419-4096)

Requested On: 12/28/2016

Inquiry Type: Individual

WF FINANCIAL NATIONAL BAN (PO BOX 14517, DES MOINES, IA 50306, (800) 642-4720)

Requested On: 07/13/2016

Inquiry Type: Individual

To dispute online go to: <http://transunion.com/disputeonline>

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**SERVICE FINANCE CO LLC** (555 S FEDERAL HIGHWAY, SUITE 200, BOCA RATON, FL 33432, (866) 254-0497)  
Requested On: 07/13/2016

Inquiry Type: Individual

## Promotional Inquiries

**UPSTART NETWORK INC** (2335 EL CAMINO REAL, PALO ALTO, CA 94306, (650) 204-1000)  
Requested On: 05/30/2018

**TRANSUNION CONSUMER INTE** (100 CROSS STREET, SAN LUIS OBISPO, CA 93401, (805) 782-8282)  
Requested On: 05/02/2018, 04/13/2018, 03/30/2018, 02/24/2018, 02/15/2018, 02/14/2018, 12/31/2017

**PROSPER/WEBBANK** (101 SECOND ST. STE. #1500, SAN FRANCISCO, CA 94105, (866) 615-6319)  
Requested On: 05/02/2018, 12/04/2017, 08/21/2017

**OPORTUN INC/PROGRESO FIN** (2601 NETWORK BLVD, SUITE 100, FRISCO, TX 75034, (866) 488-6090)  
Requested On: 04/13/2018

**BARCLAYS BANK DELAWARE** (125 S WEST ST, WILMINGTON, DE 19801, (866) 370-5931)  
Requested On: 03/20/2018

**CREDIFY FINANCE CORPORAT** (369 PINE STREET, SUITE 208, SAN FRANCISCO, CA 94104, (415) 909-0241)  
Requested On: 02/13/2018, 09/08/2017

**GOLDMAN SACHS BANK USA** (P O BOX 45400, SALT LAKE CITY, UT 84145, (844) 627-7871)  
Requested On: 01/11/2018, 12/12/2017

**LENDING CLUB** (370 CONVENTION WAY, REDWOOD CITY, CA 94063, (800) 964-7937)  
Requested On: 12/06/2017, 08/18/2017

**CREDITPLUS/QUICKEN LOANS** (2705 BUNKER LAKE BLVD 203-206, ANDOVER, MN 55304, (763) 755-4400)  
Requested On: 06/24/2017

**QUICKEN LOANS DBA ROCK F** (1050 WOODWARD AVE, DETROIT, MI 48226, (800) 508-0944)  
Requested On: 06/15/2017

**FREEDOM MORTGAGE CORP.** (907 PLEASANT VALLEY AVE. 3, MOUNT LAUREL, NJ 08054, (800) 220-3333)  
Requested On: 06/05/2017

## Account Review Inquiries

**TRANSUNION CONSUMER INTE** (760 MARKET STREET 10TH FLOOR, SAN FRANCISCO, CA 94102, (800) 934-4031)  
Requested On: 06/18/2018

**JORGE HERNANDEZ via KARMATRANSUNION INTERACT** (100 CROSS STREET, SAN LUIS OBISPO, CA 93401, (844) 580-6816)  
Permissible Purpose: CONSUMER REQUEST  
Requested On: 06/14/2018

**SYNCR/LENSCRAFTERS** (C/O PO BOX 965036, ORLANDO, FL 32896-5036, (866) 396-8254)  
Requested On: 06/11/2018

**SYNCR/LOWES** (PO BOX 965005, ORLANDO, FL 32896, (800) 444-1408)  
Requested On: 06/11/2018

**SYNCR/JC PENNEY** (PO BOX 965007, ORLANDO, FL 32896-5007, (866) 277-5213)  
Requested On: 06/11/2018

**SYNCR/CAR CARE DISC TIRE** (C/O PO BOX 965001, ORLANDO, FL 32896, (866) 657-0376)  
Requested On: 06/11/2018

**LENDING CLUB** (71 STEVENSON, SUITE 300, SAN FRANCISCO, CA 94105, (888) 596-3157)  
Requested On: 06/10/2018, 05/10/2018, 04/10/2018, 03/10/2018

**218245237 via TRANSUNION INTERACTIVE** (100 CROSS STREET 202, SAN LUIS OBISPO, CA 93401, (844) 580-6816)  
Permissible Purpose: CREDIT MONITORING  
Requested On: 07/31/2018

**NATIONSTAR MORTGAGE LLC** (8950 CYPRESS WATERS BLVD, DALLAS, TX 75063, (888) 480-2432)  
Requested On: 03/05/2018

**LENDING CLUBWEBBANK** (71 STEVENSON STREET, SUITE 300, SAN FRANCISCO, CA 94105, (415) 632-5678)  
Requested On: 01/29/2018, 11/17/2017

To dispute online go to: <http://transunion.com/disputeonline>

**WEBBANKAVANT LLC** ( 222 N LASALLE ST, SUITE 1700, CHICAGO, IL 60601, (800) 713-5407 )  
Requested On: 11/17/2017

**GOLDMAN SACHS BANK USA** ( PO BOX 45400, SALT LAKE CITY, UT 84145, (844) 627-2871 )  
Requested On: 11/17/2017

**WEBBANKUPGRADE** ( 275 BATTERY STREET, SUITE 2300, SAN FRANCISCO, CA 94111, (855) 997-3100 )  
Requested On: 11/17/2017

**PROSPERWEBBANK** ( PROSPER WEBBANK, 221 MAIN STREET SUITE 300, SAN FRANCISCO, CA 94105, (866) 615-6319 )  
Requested On: 11/17/2017

**UPSTART NETWORK INC** ( 2335 EL CAMINO REAL, PALO ALTO, CA 94306, (650) 204-1000 )  
Requested On: 11/17/2017

**MARLETTE FUND BEST EGG** ( 1521 CONCORD PIKE, WILMINGTON, DE 19803, (302) 358-2730 )  
Requested On: 11/17/2017

**FACTACT FREE DISCLOSURE** ( P O BOX 1000, CHESTER, PA 19016, (800) 916-8800 )  
Requested On: 09/27/2017

**TRANSUNION CONSUMER INTE** ( 100 CROSS STREET, SAN LUIS OBISPO, CA 93401, (805) 782-8282 )  
Requested On: 09/14/2017

**RUSHMORE LOAN MANAGEMENT** ( 7515 IRVINE CENTER DR, IRVINE, CA 92618, Phone number not available )  
Permissible Purpose: ACCOUNT REVIEW  
Requested On: 06/29/2017, 03/27/2017

### Should you wish to contact TransUnion, you may do so,

**Online:**  
To dispute information contained in your credit report, please visit: [www.transunion.com/disputeonline](http://www.transunion.com/disputeonline)  
For answers to general questions, please visit: [www.transunion.com](http://www.transunion.com)

**By Mail:**  
TransUnion Consumer Relations  
P.O. Box 2000  
Chester, PA 19016-2000

**By Phone:**  
(800) 916-8800  
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